सिविल सेवा (प्रारंभिक) टेस्ट सीरीज़-2024

जब तक आपको यह परीक्षण पुस्तिका खोलने को न कहा जाए तब तक न खोलें

परीक्षण पुस्तिका अनुक्रम

Test Code: P1/P2/P3-2413

परीक्षण पुस्तिका

सामान्य अध्ययन

टेस्ट – 13

A

समय : दो घण्टे **पूर्णांक : 200**

अनुदेश

1. **परीक्षा प्रारम्भ होने के तुरन्त बाद, आप इस परीक्षण पुस्तिका की पड़ताल अवश्य कर लें कि इसमें कोई बिना छपा, फटा या छूटा हुआ पृष्ठ अथवा प्रश्न आदि न हो। यदि ऐसा हो तो इसे सही परीक्षण पुस्तिका से बदल लीजिए।**
2. **उत्तर-पत्रक में सही स्थान पर परीक्षण पुस्तिका अनुक्रम A, B, C या D यथास्थिति स्पष्ट रूप से कूटबद्ध कीजिये।**
3. इस पंक्ति के साथ में दिये गए कोष्ठक में आपको अपना अनुक्रमांक लिखना है। परीक्षण पुस्तिका पर **और कुछ न** लिखें।
4. इस परीक्षण पुस्तिका में **100** प्रश्नांश (प्रश्न) दिये गए हैं। प्रत्येक प्रश्नांश हिन्दी और अंग्रेज़ी में छपा है। प्रत्येक प्रश्नांश में चार प्रत्युत्तर (उत्तर) दिये गए हैं। इनमें से एक प्रत्युत्तर को चुन लें जिसे आप उत्तर-पत्रक पर अंकित करना चाहते हैं। यदि आपको ऐसा लगे कि एक से अधिक प्रत्युत्तर सही हैं तो उस प्रत्युत्तर को अंकित करें जो आपको सर्वोत्तम लगे। प्रत्येक प्रश्नांश के लिये केवल एक ही प्रत्युत्तर चुनना है।
5. आपको अपने सभी प्रत्युत्तर अलग से दिये गए उत्तर-पत्रक पर ही अंकित करने हैं। उत्तर-पत्रक में दिये गए निर्देश देख लें।
6. सभी प्रश्नों के अंक समान हैं।
7. इससे पहले कि आप परीक्षण पुस्तिका के विभिन्न प्रश्नांशों के प्रत्युत्तर उत्तर पत्रक पर अंकित करना शुरू करें, आपको प्रवेश प्रमाण-पत्र के साथ प्रेषित अनुदेशों के अनुसार कुछ विवरण उत्तर-पत्रक में देने हैं।
8. आप अपने सभी प्रत्युत्तरों को उत्तर-पत्रक में भरने के बाद तथा परीक्षा के समापन पर केवल उत्तर-पत्रक अधीक्षक को सौंप दें। आपको अपने साथ परीक्षण पुस्तिका ले जाने की अनुमति है।
9. कच्चे काम के लिये कुछ पत्रक परीक्षण पुस्तिका के अंत में संलग्न हैं।
10. **गलत उत्तरों के लिये दंड:**

वस्तुनिष्ठ प्रश्न-पत्रों में उम्मीदवार द्वारा दिये गए गलत उत्तरों के लिये दंड दिया जाएगा।

(i) प्रत्येक प्रश्न के लिये चार वैकल्पिक उत्तर हैं। उम्मीदवार द्वारा प्रत्येक प्रश्न के लिये दिये गए एक गलत उत्तर के लिये प्रश्न हेतु नियत किये गए अंकों का **एक-तिहाई** दंड के रूप में काटा जाएगा।

(ii) यदि कोई उम्मीदवार एक से अधिक उत्तर देता है, तो इसे **गलत उत्तर** माना जाएगा, चाहे दिये गए उत्तरों में से एक उत्तर सही हो, उस प्रश्न के लिये उपर्युक्तानुसार ही दंड दिया जाएगा।

(iii) यदि उम्मीदवार द्वारा कोई प्रश्न हल नहीं किया जाता है, अर्थात् उम्मीदवार द्वारा उत्तर नहीं दिया जाता है, तो उस प्रश्न के लिये **कोई दण्ड नहीं** दिया जाएगा।

जब तक आपको यह परीक्षण पुस्तिका खोलने को न कहा जाए तब तक न खोलें

***ध्यान दें :* अनुदेशों का अंग्रेज़ी रूपान्तर इस पुस्तिका के अंतिम पृष्ठ पर छपा है।**

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1. प्राय: जनसमाचारों में रहने वाले विश्व व्यापार संगठन (WTO) के 'पीस क्लॉज' को परिभाषित किया गया है:

(a) यह WTO ढाँचे के भीतर एक समझौता है जो विकासशील देशों को पूर्वनिर्धारित सीमा से अधिक मूल्य समर्थन उपायों के मामलों में खाद्य सुरक्षा चिंताओं को दूर करने हेतु विधिक कार्रवाई का सामना किये बिना अस्थायी रूप से कृषि उत्पादों हेतु अपनी घरेलू समर्थन प्रतिबद्धताओं को पार करने की अनुमति देता है।

(b) यह सदस्य देशों के बीच सभी व्यापार विवादों की पूर्ण समाप्ति को संदर्भित करता है, जिससे अंतर्राष्ट्रीय वाणिज्य के भीतर पूर्ण शांति सुनिश्चित होती है।

(c) यह एक विनियमन है जो देशों को अपने कृषि निर्यात पर अनिश्चित काल तक सब्सिडी देने की अनुमति देता है, जिससे व्यापार समझौतों की परवाह किये बिना वैश्विक बाज़ार में निरंतर लाभ मिलता है।

(d) यह राजनीतिक तनाव के बावजूद आर्थिक सहयोग को बढ़ावा देने, संघर्ष प्रभावित क्षेत्रों में टैरिफ और व्यापार बाधाओं में अनिवार्य कमी को दर्शाता है।

2. राजकोषीय उत्तरदायित्व और बजट प्रबंधन (FRBM) अधिनियम लक्ष्यों के संदर्भ में निम्नलिखित पर विचार कीजिये:

1. केंद्र और राज्य सरकारों के संयुक्त ऋण-से-GDP अनुपात को वर्ष 2023 तक 60 प्रतिशत तक कम किया जाना चाहिये।
2. केंद्र सरकार को वर्ष 2023 तक अपना राजकोषीय घाटा 2.5% तक कम करना चाहिये।
3. केंद्र सरकार को अपना राजस्व घाटा वर्ष 2023 तक घटाकर 0.8% तक लाना चाहिये।

FRBM अधिनियम पर एन.के. सिंह समिति द्वारा उपर्युक्त में से कितने लक्ष्यों की अनुशंसा की गई थी?

(a) केवल एक
(b) केवल दो
(c) सभी तीन
(d) कोई भी नहीं

3. प्राय: जनसमाचारों में रहने वाला पद 'ट्रेड प्लस वन' या 'T+1' संबंधित है

(a) यह व्यापार की तिथि से स्टॉक लेनदेन को निपटाने में एक महीने के विलंब को इंगित करता है, जिससे व्यापारियों को तत्काल वित्तीय प्रतिबद्धता के बिना बाज़ार की अस्थिरता का अनुमान लगाने की अनुमति मिलती है।

(b) यह उस प्रक्रिया को संदर्भित करता है जहाँ आज निष्पादित वित्तीय लेनदेन का निपटान व्यापार तिथि के एक व्यावसायिक दिन बाद किया जाता है जिसमें खरीदार और विक्रेता के बीच प्रतिभूतियों एवं धन का वास्तविक अंतरण शामिल होता है।

(c) यह विश्व व्यापार संगठन के विवाद निवारण तंत्र में व्यापार विवाद को एक वर्ष में निपटाने का संकेत देता है।

(d) यह चालू खाता घाटे की समस्या के समाधान के लिये एक दिन के भीतर द्विपक्षीय व्यापार संतुलन के निपटान को संदर्भित करता है।

4. निम्नलिखित बैंकों पर विचार कीजिये:

1. भारतीय स्टेट बैंक
2. ICICI बैंक
3. HDFC बैंक
4. पंजाब नेशनल बैंक
5. सेंट्रल बैंक ऑफ इंडिया

उपर्युक्त में से कितने बैंकों को भारतीय रिज़र्व बैंक (RBI) ने घरेलू प्रणालीगत महत्त्वपूर्ण बैंकों (D-SIB) के रूप में सूचीबद्ध किया है?

(a) केवल दो
(b) केवल तीन
(c) केवल चार
(d) सभी पाँच

5. निम्नलिखित पर विचार कीजिये:

1. सीमा पार लेनदेन के लिये मुद्रा जोखिम कम करना
2. व्यवसाय करने की लागत कम करना
3. विदेशी मुद्रा भंडार की आवश्यकता बढ़ाना

उपर्युक्त में से रुपए के अंतर्राष्ट्रीयकरण के कितने लाभ हैं?

(a) केवल एक
(b) केवल दो
(c) सभी तीन
(d) कोई भी नहीं

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1. World Trade Organization (WTO)'s 'Peace Clause' often in news is defined as:

(a) It's an agreement within the WTO framework that allows developing countries to exceed their domestic support commitments for agricultural products temporarily, without facing legal action, to address food security concerns in cases of price support measures exceeding predefined limits.

(b) It refers to the complete cessation of all trade disputes among member nations, ensuring absolute tranquility within international commerce.

(c) It's a regulation that permits countries to indefinitely subsidize their agricultural exports, providing a constant advantage in the global market, regardless of trade agreements.

(d) It denotes the mandatory reduction of tariffs and trade barriers in conflict-affected regions, fostering economic collaboration despite political tensions.

2. Consider the following statements with reference to Fiscal Responsibility and Budget Management (FRBM)Act targets:

1. The combined debt-to-GDP ratio of the centre and states should be brought down to 60 per cent by 2023.
2. The centre should reduce its fiscal deficit to 2.5% by 2023.
3. The central government should reduce its revenue deficit to reach 0.8% by 2023.

How many of the above targets were recommended by NK Singh committee on FRBM Act?

(a) Only one
(b) Only two
(c) All three
(d) None

3. 'Trade plus one'or 'T+1' often in news is associated with

(a) It indicates the delay in settling stock transactions by one month from the trade date, allowing traders to speculate on market fluctuations without immediate financial commitment.

(b) It refers to the process where financial transactions executed today are settled one business day after the trade date involving the actual transfer of securities and funds between the buyer and seller.

(c) It indicates the settling of trade dispute at World Trade organisation dispute redressal mechanism in one year.

(d) It refers to the settlement of bilateral trade balances within one day to address the problem of current account deficits.

4. Consider the following banks:

1. State Bank of India
2. ICICI Bank
3. HDFC Bank
4. Punjab National Bank
5. Central Bank of India

How many of the above are kept by RBI as Domestic Systemically Important Banks (D-SIBs)?

(a) Only two *(b)* Only three
(c) Only four *(d)* All five

5. Consider the following statements:

1. Reduce currency risk for cross-border transaction.
2. Reduces cost of doing business.
3. Increase the need for holding foreign exchange reserves.

How many of the above are the benefits of Internationalisation of rupee?

(a) Only one *(b)* Only two
(c) All three *(d)* None

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6. आनुवंशिक रूप से संशोधित (GM) फसल के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. कपास और सरसों भारत में खेती के लिये स्वीकृत एकमात्र आनुवंशिक रूप से संशोधित फसल हैं।
2. आनुवंशिक रूप से संशोधित सरसों एक कीटनाशक सहिष्णु फसल है जिसे विशेष रूप से टिड्डियों को मारने के लिये निर्मित किया गया है।

उपर्युक्त कथनों में से कितने सही हैं/हैं?

(a) केवल 1 *(b)* केवल 2
(c) 1 और 2 दोनों *(d)* न तो 1 और न ही 2

7. निम्नलिखित में से कौन-सी परिभाषा आधार क्षरण और लाभ स्थानांतरण (BEPS) का सर्वोत्तम वर्णन करता है?

(a) इसका तात्पर्य नए बाज़ारों में अपने परिचालन का विस्तार करके कंपनी के मुनाफे के आकार में वृद्धि से है।
(b) इसमें विभिन्न देशों में कर नियमों में अंतर का लाभ उठाकर कंपनी की कर देनदारियों को कम करना शामिल है।
(c) यह बढ़ती प्रतिस्पर्द्धा के कारण कंपनी की बाज़ार हिस्सेदारी में गिरावट का प्रतीक है।
(d) यह शेयरधारकों और हितधारकों के बीच मुनाफे के उचित वितरण को दर्शाता है।

8. एंजेल टैक्स का क्या अर्थ है?

(a) गैर-सूचीबद्ध कंपनियों द्वारा निवेशकों से जुटाई गई पूंजी पर देय कर
(b) नए उद्यमियों को प्रदान की गई दीर्घकालिक स्टार्ट-अप पूंजी कर
(c) घाटे के समय उद्योगों को प्रदान की गई कर राहत
(d) उद्योगों के प्रतिस्थापन एवं नवीनीकरण हेतु कर प्रदान की गई कर रियायत

9. राष्ट्रीय मानसून मिशन के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. यह पर्यावरण, वन और जलवायु परिवर्तन मंत्रालय द्वारा शुरू की गई एक पहल है।
2. इसका प्राथमिक उद्देश्य क्लाउड सीडिंग प्रौद्योगिकियों के माध्यम से कृत्रिम वर्षा को बढ़ावा देना है।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

(a) केवल 1
(b) केवल 2
(c) 1 और 2 दोनों
(d) न तो 1 और न ही 2

10. अमेज़ॅन निधि के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. यह वनोन्मुलन से निपटने के लिये गैर-प्रतिपूर्ति योग्य निवेशों के लिये दान जुटाने हेतु एक REDD+ तंत्र है।
2. यह निधि ग्लासगो में आयोजित UNFCCC के COP26 में बनाई गई थी।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

(a) केवल 1 *(b)* केवल 2
(c) 1 और 2 दोनों *(d)* न तो 1 और न ही 2

11. निम्नलिखित पर विचार कीजिये:

1. जीवाणु
2. विषाणु
3. वायुमंडलीय बिजली/तड़ित
4. औद्योगिक प्रक्रियाएँ

उपर्युक्त में से कितने पौधों में नाइट्रोजन स्थिरीकरण की प्रक्रिया में प्रत्यक्ष योगदान करते हैं?

(a) केवल एक *(b)* केवल दो
(c) केवल तीन *(d)* सभी चार

12. निम्नलिखित पर विचार कीजिये:

1. राज्य की नीति के निदेशक तत्त्व
2. मूल अधिकार
3. मूल कर्त्तव्य
4. प्रस्तावना

भारत के संविधान के उपर्युक्त कितने भागों में पर्यावरण संरक्षण के प्रावधानों का स्पष्ट उल्लेख है?

(a) केवल एक *(b)* केवल दो
(c) केवल तीन *(d)* सभी चार

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6. Consider the following statements with reference to Genetically Modified (GM) crop:

1. Cotton and Mustard are the only GM crop allowed for cultivation in India.
2. GM Mustard is an insecticide tolerant crop which is specially designed to kill Locusts.

Which of the statements given above is/are correct?

(a) 1 only *(b)* 2 only
(c) Both 1 and 2 *(d)* Neither 1 nor 2

7. Which among the following definitions correctly describes Base Erosion and Profit Shifting (BEPS)?

(a) It refers to the increase in the size of a company's profits by expanding its operations to new markets.
(b) It involves reducing a company's tax liabilities by exploiting gaps and mismatches in tax rules across different countries.
(c) It signifies the erosion of a company's market share due to increased competition.
(d) It denotes the fair distribution of profits among shareholders and stakeholders.

8. What does Angel tax mean?

(a) Tax payable on capital raised by unlisted companies from investors.
(b) A long-term start-up capital tax provided to new entrepreneurs.
(c) Tax relief provided to industries at times of incurring losses.
(d) Tax concession provided for the replacement and renovation of industries.

9. With reference to National Monsoon Mission, consider the following statements:

1. It is an initiative launched by Ministry of Environment, Forest and Climate Change.
2. It's primary objective is to promote artificial rain through cloud seeding technologies.

Which of the statements given above is/are correct?

(a) 1 only
(b) 2 only
(c) Both 1 and 2
(d) Neither 1 nor 2

10. With reference to Amazon Fund, consider the following statements:

1. It is a REDD+ mechanism to raise donations for non-reimbursable investments to combat deforestation.
2. The fund was created in the COP26 of UNFCCC held in Glasgow.

Which of the statements given above is/are correct?

(a) 1 only *(b)* 2 only
(c) Both 1 and 2 *(d)* Neither 1 nor 2

11. Consider the following:

1. Bacteria
2. Viruses
3. Atmospheric lightning
4. Industrial processes

How many of the above directly contribute to the process of nitrogen fixation in Plants?

(a) Only one *(b)* Only two
(c) Only three *(d)* All four

12. Consider the following:

1. Directive principles of State Policy
2. Fundamental Rights
3. Fundamental Duties
4. Preamble

How many of the above parts of Constitution of India explicitly mention provisions for Environment protection?

(a) Only one *(b)* Only two
(c) Only three *(d)* All four

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13. नागोया-कुआलालंपुर पूरक प्रोटोकॉल के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. यह पर्यावरण में उत्सर्जित किये गए जीवित संशोधित जीवों से होने वाली क्षति के दायित्व और निवारण से संबंधित मुद्दों को संबोधित करता है।
2. यह जलवायु परिवर्तन पर संयुक्त राष्ट्र फ्रेमवर्क अभिसमय का एक पूरक समझौता है।
3. यह विधिक रूप से बाध्यकारी साधन नहीं है।
4. यह जैव सुरक्षा पर कार्टाजेना प्रोटोकॉल का एक पूरक समझौता है।

उपर्युक्त में से कितने कथन सही हैं?

(a) केवल एक *(b)* केवल दो
(c) केवल तीन *(d)* सभी चार

14. निम्नलिखित पर विचार कीजिये:

1. हाउसिंग फाइनेंस कंपनी 2. निधि कंपनी
3. चिटफंड कंपनी

उपर्युक्त में से कितनी गैर-बैंकिंग वित्तीय कंपनियाँ (NBFC) भारतीय रिज़र्व बैंक द्वारा विनियमित हैं?

(a) केवल एक *(b)* केवल दो
(c) सभी तीन *(d)* कोई भी नहीं

15. गैर-बैंकिंग वित्तीय कंपनियों (NBFC) के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. NBFC मांग जमा स्वीकार नहीं कर सकता।
2. NBFC स्वयं द्वारा आहरित चेक जारी नहीं कर सकते।
3. निक्षेप बीमा और प्रत्यय गारंटी निगम की जमा बीमा सुविधा बैंकों के मामले के विपरीत, NBFC के जमाकर्त्ताओं के लिये उपलब्ध नहीं है।

उपर्युक्त में से कितने कथन सही हैं?

(a) केवल एक *(b)* केवल दो
(c) सभी तीन *(d)* कोई भी नहीं

16. निम्नलिखित पर विचार कीजिये:

1. राष्ट्रीय आवास बैंक
2. भारतीय निक्षेप बीमा एवं प्रत्यय गारंटी निगम
3. राष्ट्रीय कृषि एवं ग्रामीण विकास बैंक
4. भारतीय रिज़र्व बैंक नोट मुद्रण प्राइवेट लिमिटेड

उपर्युक्त में से कितने संस्थान RBI की पूर्ण स्वामित्व वाली सहायक कंपनियाँ हैं?

(a) केवल एक *(b)* केवल दो
(c) केवल तीन *(d)* सभी चार

17. मांग मुद्रा बाज़ार के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. वह बाज़ार जहाँ चलनिधि बनाए रखने हेतु बैंकों द्वारा एक दिन में ऋण लिया जा सकता है।
2. मांग मुद्रा बाज़ार का लाभ केवल अनुसूचित वाणिज्यिक बैंक ही उठा सकते हैं।
3. यह ऋण नीलामी या समझौते के माध्यम से प्राप्त किया जाता है।

उपर्युक्त में से कितने कथन सही हैं?

(a) केवल एक *(b)* केवल दो
(c) सभी तीन *(d)* कोई भी नहीं

18. निम्नलिखित पर विचार कीजिये:

1. रेपो दर 2. प्रतिवर्ती रेपो दर
3. स्थायी निक्षेप सुविधा दर 4. सीमांत स्थायी सुविधा

उपर्युक्त में से कितने चलनिधि समायोजन सुविधा के उपकरण हैं?

(a) केवल एक *(b)* केवल दो
(c) केवल तीन *(d)* सभी चार

19. निम्नलिखित में से कौन-सा 'रणनीतिक विनिवेश' पद का सर्वोत्तम वर्णन करता है?

(a) यह दीर्घकालिक विकास के लिये उच्च प्रतिलाभ वाली परिसंपत्तियों में अधिशेष धन को निवेश करने की प्रक्रिया को संदर्भित करता है।
(b) इसमें बिना किसी विशिष्ट योजना या उद्देश्य के सरकारी स्वामित्व वाली परिसंपत्तियों की जानबूझकर बिक्री शामिल है।
(c) यह नियंत्रण छोड़ने के उद्देश्य से सरकार द्वारा निजी क्षेत्र को किसी कंपनी में अल्पमत हिस्सेदारी की बिक्री को संदर्भित करता है।
(d) यह एक स्पष्ट उद्देश्य और तर्क के साथ सार्वजनिक क्षेत्र के उपक्रम में सरकारी इक्विटी के एक बड़े हिस्से या संपूर्ण की नियोजित बिक्री है।

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13. Consider the following statements with reference to the Nagoya – Kuala Lumpur Supplementary Protocol:

1. It addresses issues related to liability and redress for damage resulting from living modified organisms released into the environment.
2. It is a supplementary agreement to the United Nations Framework Convention on Climate Change.
3. It is not a legally binding instrument.
4. It's a supplementary agreement to the Cartagena Protocol on Biosafety.

How many of the statements given above are correct?

(a) Only one *(b)* Only two
(c) Only three *(d)* All four

14. Consider the following:

1. Housing finance company
2. Nidhi company
3. Chit fund company

How many of the above Non-Banking Financial Companies (NBFCs) are regulated by RBI?

(a) Only one *(b)* Only two
(c) All three *(d)* None

15. Consider the following statements with reference to Non-Banking Financial Companies (NBFCs):

1. NBFCs cannot accept demand deposits.
2. NBFCs cannot issue cheques drawn on themselves.
3. The deposit insurance facility of Deposit Insurance and Credit Guarantee Corporation is not available to depositors of NBFCs.

How many of the above statements are correct?

(a) Only one *(b)* Only two
(c) All three *(d)* None

16. Consider the following:

1. National Housing Bank
2. Deposit Insurance and Credit Guarantee Corporation of India
3. National Bank for Agriculture and Rural Development
4. Bharatiya Reserve Bank Note Mudran Private Limited

How many of the above institutions are wholly owned subsidiaries of RBI?

(a) Only one *(b)* Only two
(c) Only three *(d)* All four

17. Consider the following statements with reference to call money market :

1. The market where overnight loans can be availed by banks to meet liquidity.
2. Only scheduled commercial banks can avail themselves of call money market benefit.
3. Loans are availed through auction or negotiation.

How many of the above statements are correct?

(a) Only one *(b)* Only two
(c) All three *(d)* None

18. Consider the following:

1. Repo Rate
2. Reverse Repo Rate
3. Standing Deposit Facility Rate
4. Marginal Standing Facility

How many of the above are tools for Liquidity Adjustment Facility?

(a) Only one *(b)* Only two
(c) Only three *(d)* All four

19. Which among the following best describes the term 'Strategic Disinvestment'?

(a) It refers to the process of investing surplus funds in high-return assets for long-term growth.
(b) It involves the deliberate sale of government-owned assets without any specific planning or objective.
(c) It refers to the sale of a minority stake in a company by the government to the private sector, aiming to relinquish control.
(d) It is the planned sale of a substantial portion or the entirety of government equity in a public sector undertaking with a clear objective and rationale.

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20. प्राथमिकता प्राप्त क्षेत्र ऋण के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. अनुसूचित वाणिज्यिक बैंक के समायोजित निवल बैंक ऋण का 40 प्रतिशत प्राथमिकता प्राप्त क्षेत्र ऋण का लक्ष्य है।
2. स्वयं सहायता समूह प्राथमिकता प्राप्त क्षेत्र ऋण के अंतर्गत आते हैं।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

(a) केवल 1 *(b)* केवल 2
(c) 1 और 2 दोनों *(d)* न तो 1 और न ही 2

21. भारतीय बैंकिंग मानदंडों के संदर्भ में, निम्नलिखित में से किसे 'संदिग्ध परिसंपत्ति' माना जाता है?

(a) यह एक अशोध्य ऋण है जो 18 महीने या उससे कम अवधि से गैर-निष्पादित परिसंपत्ति बना हुआ है।
(b) यह एक अशोध्य ऋण है जो 18 महीने से अधिक अवधि से गैर-निष्पादित परिसंपत्ति बना हुआ है।
(c) यह वह स्थिति है जहाँ बैंक या आंतरिक या बाह्य लेखा परीक्षकों या भारतीय रिज़र्व बैंक निरीक्षण द्वारा हानि की पहचान की गई है लेकिन राशि पूरी तरह से माफ नहीं की गई है।
(d) यह एक अशोध्य ऋण है जिसका ब्याज या मूलधन 90 दिनों से अधिक की अवधि के लिये अतिदेय रहता है।

22. भारतीय अर्थव्यवस्था के संदर्भ में 'बेसल समझौता' संबंधित है

(a) यह बैंकों पर उनकी ज़ोखिम-भारित परिसंपत्तियों के लिये एक निश्चित मात्रा में मुक्त पूंजी बनाए रखने की आवश्यकता है।
(b) केंद्रीय बैंकों को अपने खातों में विशेष आहरण अधिकारों का एक निश्चित प्रतिशत बनाए रखने के लिये मानदंड पूरा करना आवश्यक है।
(c) एक निधि जो विकासशील देशों में उत्पन्न होने वाले वित्तीय संकट को दूर करने के लिये न्यू डेवलपमेंट बैंक द्वारा बनाया गया है।
(d) चीन द्वारा दक्षिण एशियाई क्षेत्र में वित्तीय संकट से जूझ रहे देश को दी जाने वाली सहायता।

23. प्रधानमंत्री जन धन योजना (PMJDY) के संदर्भ में निम्नलिखित कथनों पर विचार कीजिये:

1. इसमें जीवन बीमा को शामिल करने के लिये अंतर्निहित प्रावधान है, लेकिन दुर्घटना बीमा के लिये नहीं।
2. यह वित्तीय समावेशन पर एक राष्ट्रीय मिशन का हिस्सा है।
3. इसमें न्यूनतम राशि बनाए रखना जरूरी है।
4. अर्हत खाताधारकों को 10,000 रुपए तक की ओवरड्राफ्ट (OD) सुविधा उपलब्ध है।

उपर्युक्त में से कितने कथन सही हैं?

(a) केवल एक *(b)* केवल दो
(c) केवल तीन *(d)* सभी चार

24. निम्नलिखित मुद्रास्फीति सूचकांकों पर विचार कीजिये:

1. जी.डी.पी. अपस्फीतिकारक
2. थोक मूल्य सूचकांक
3. उपभोक्ता मूल्य सूचकांक
4. वर्तमान कीमतों पर सकल घरेलू उत्पाद

उपर्युक्त में से किसे मुद्रास्फीति का सबसे व्यापक माप माना जाता है/हैं?

(a) केवल 1
(b) 2 और 3
(c) 2, 3 और 4
(d) 1 और 4

25. निम्नलिखित में से कौन-सी स्थिति बेरोज़गारी की गैर-त्वरित मुद्रास्फीति दर (NAIRU) का प्रतिनिधित्व करती है?

(a) यह वह स्थिति है जब मुद्रास्फीति धीमी होती है और बेरोज़गारी केंद्रीय बैंक की मौद्रिक नीतियों द्वारा नियंत्रित होती है।
(b) यह ऐसी स्थिति है जब बेरोज़गारी चरम पर होती है और अर्थव्यवस्था भी स्थिर होती है।
(c) मुद्रास्फीति के चरम पर होने से पहले अर्थव्यवस्था में बेरोज़गारी का उच्चतम स्तर हो सकता है।
(d) बेरोज़गारी का निम्नतम स्तर जो मुद्रास्फीति बढ़ने से पहले अर्थव्यवस्था में हो सकता है।

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20. Consider the following statements with reference to Priority Sector Lending:

1. 40 per cent of adjusted net bank credit of scheduled commercial bank is the target of priority sector lending.
2. Self Help Groups comes under priority sector lending.

Which of the statements given above is/are correct?

(a) 1 only *(b)* 2 only
(c) Both 1 and 2 *(d)* Neither 1 nor 2

21. Which among the following is considered as 'doubtful assets', with reference to Indian banking norms?

(a) It is a bad loan which has remained NPA for a period less than or equal to 18 months.
(b) It is a bad loan which has remained NPA for a period exceeding 18 months.
(c) It is one where loss has been identified by the bank or internal or external auditors or the RBI inspection, but the amount has not been written off wholly.
(d) It is a bad loan of which interest or principal remain overdue for a period of more than 90 days.

22. With reference to Indian economy 'Basel Accord' is associated with

(a) a requirement imposed upon the banks to maintain a certain amount of free capital to their risk-weighted assets.
(b) a norm required to be fulfilled by central banks to maintain a certain percentage of Special Drawing rights in their accounts.
(c) a fund that is made by New Development bank to address the financial crisis arising in developing countries.
(d) an aid to be given to country in financial crisis in south Asian region by China.

23. Consider the following statements with reference to Pradhan Mantri Jan Dhan Yojana (PMJDY):

1. It has an inbuilt provision for life insurance cover but not accidental insurance.
2. It is part of National Mission on Financial Inclusion.
3. There is a requirement to maintain a minimum balance.
4. An overdraft (OD) facility up to Rs. 10,000 to eligible account holders is available.

How many of the statements given above are correct?

(a) Only one *(b)* Only two
(c) Only three *(d)* All four

24. Consider the following inflation indices:

1. GDP Deflator
2. Wholesale Price Index
3. Consumer Price Index
4. GDP at Current Prices

Which of the above is/are considered as the most comprehensive measure of inflation?

(a) 1 only
(b) 2 and 3
(c) 2, 3 and 4
(d) 1 and 4

25. Which among following situation represents Non-Accelerating Inflation Rate of Unemployment (NAIRU):

(a) It is a condition when inflation is slow, and unemployment is uncontrolled by the monetary policies of the central bank.
(b) It is a situation when unemployment is high, and the economy is also stagnant.
(c) The highest level of unemployment that can occur in the economy before inflation is at its peak.
(d) The lowest level of unemployment that can occur in the economy before inflation starts to inch higher.

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26. वर्द्धित मुद्रास्फीति के संदर्भ में, निम्नलिखित पर विचार कीजिये:

1. अर्थव्यवस्था में निवेश की वृद्धि
2. ऋणकर्त्ताओं के लाभ
3. मुद्रा का धारण लाभदायक
4. करदाताओं को हानि

उपर्युक्त में से कितने सही हैं?

(a) केवल एक *(b)* केवल दो
(c) केवल तीन *(d)* सभी चार

27. निम्नलिखित कथनों पर विचार कीजिये:

1. पुद्दुचेरी के उपराज्यपाल (LG) को दिल्ली के उपराज्यपाल से अधिक शक्तियाँ प्राप्त हैं।
2. राष्ट्रीय राजधानी क्षेत्र दिल्ली में सार्वजनिक व्यवस्था, पुलिस और भूमि केंद्र सरकार के क्षेत्र में आते हैं।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

(a) केवल 1 *(b)* केवल 2
(c) 1 और 2 दोनों *(d)* न तो 1 और न ही 2

28. आकांक्षी ब्लॉक कार्यक्रम (ABP) के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. यह कार्यक्रम देश के सभी ब्लॉकों को शामिल करते हुए शुरू किया गया है।
2. इसका मुख्य उद्देश्य कई क्षेत्रों में आवश्यक सरकारी सेवाएँ प्रदान करना है।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

(a) केवल 1 *(b)* केवल 2
(c) 1 और 2 दोनों *(d)* न तो 1 और न ही 2

29. निम्नलिखित कथनों पर विचार कीजिये:

1. नगर निगम में महापौर का चुनाव पार्षदों द्वारा आपस में अप्रत्यक्ष निर्वाचन के माध्यम से किया जाता है।
2. महापौर नगर निगम का मुख्य कार्यकारी अधिकारी और कार्यकारी शाखा का प्रमुख होता है।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

(a) केवल 1 *(b)* केवल 2
(c) 1 और 2 दोनों *(d)* न तो 1 और न ही 2

30. निम्नलिखित कथनों पर विचार कीजिये:

1. भारत के संविधान ने सर्वोच्च न्यायालय के न्यायाधीश की नियुक्ति के लिये न्यूनतम आयु निर्धारित की है।
2. संविधान ने सर्वोच्च न्यायालय के न्यायाधीशों का कार्यकाल निर्धारित किया है।

उपर्युक्त कथनों में से कौन-सा/से सही नहीं है/हैं?

(a) केवल 1
(b) केवल 2
(c) 1 और 2 दोनों
(d) न तो 1 और न ही 2

31. परिसीमन आयोग के संदर्भ में, निम्नलिखित कथनों में से कौन-सा सही ***नहीं*** है?

(a) परिसीमन आयोग एक स्थायी संवैधानिक निकाय नहीं है।
(b) उनकी सिफारिशों का परिसीमन अधिनियम के रूप में संसदीय अनुमोदन अनिवार्य है।
(c) यह निर्वाचन क्षेत्रों का पुनर्निर्धारण करते समय जनसांख्यिकीय परिवर्तन एवं जनसंख्या वितरण में परिवर्तन पर विचार करता है।
(d) परिसीमन आयोग के आदेशों को न्यायालय में चुनौती दी जा सकती है।

32. भारत के सर्वोच्च न्यायालय के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. भारत के मुख्य न्यायाधीश की नियुक्ति प्रधानमंत्री की परामर्श पर भारत के राष्ट्रपति द्वारा की जाती है।
2. भारत का सर्वोच्च न्यायालय दीवानी और आपराधिक मामलों में अपील हेतु अंतिम न्यायालय है।
3. सर्वोच्च न्यायालय के पास मूल और अपीलीय दोनों क्षेत्राधिकार हैं।
4. सर्वोच्च न्यायालय के न्यायाधीश की सेवानिवृत्ति की आयु 62 वर्ष है।

नीचे दिये गए कूट का प्रयोग करके सही उत्तर चुनिये:

(a) 1 और 2 *(b)* 2 और 3
(c) 2 और 4 *(d)* 3 और 4

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26. Consider the following with reference to rising inflation:

1. Investment in the economy is boosted
2. Borrowers' benefits
3. Holding money is beneficial
4. Tax prayers loses

How many of the above are correct?

(a) Only one *(b)* Only two
(c) Only three *(d)* All four

27. Consider the following statements:

1. The Lieutenant Governor (LG) of Puducherry enjoys greater powers than the LG of Delhi.
2. Public order, Police and Land in the National Capital Territory of Delhi fall within the domain of Union Government.

Which of the statements given above is/are correct?

(a) 1 only *(b)* 2 only
(c) Both 1 and 2 *(d)* Neither 1 nor 2

28. With reference to Aspirational Block Programme (ABP), consider the following statements:

1. The programme has been launched covering all the blocks in the country.
2. It mainly aims at saturation of essential government services across multiple domains.

Which of the statements given above is/are correct?

(a) 1 only *(b)* 2 only
(c) Both 1 and 2 *(d)* Neither 1 nor 2

29. Consider the following statements:

1. The mayor in municipal corporation is chosen through indirect election by councillors from among themselves.
2. The mayor is the chief executive officer and head of executive arm of municipal corporation.

Which of the statements given above is/are correct?

(a) 1 only *(b)* 2 only
(c) Both 1 and 2 *(d)* Neither 1 nor 2

30. Consider the following statements:

1. The constitution of India has prescribed a minimum age for appointment as a judge of the Supreme Court.
2. The constitution has fixed the tenure of the judges of the Supreme Court.

Which of the statements given above is/are ***not*** correct?

(a) 1 only
(b) 2 only
(c) Both 1 and 2
(d) Neither 1 nor 2

31. With reference to the Delimitation Commission, which of the following statements is ***not*** correct?

(a) The Delimitation Commission is not a permanent constitutional body.
(b) Their recommendations require parliamentary approval in the form of a Delimitation Act.
(c) It considers demographic changes and shifts in population distribution when redrawing electoral constituencies.
(d) The orders of the Delimitation Commission can be challenged in a Court of Law.

32. Consider the following statements with reference to the Supreme Court of India:

1. The Chief Justice of India is appointed by the President of India on the advice of the Prime Minister.
2. The Supreme Court of India is the final court of appeal in civil and criminal matters.
3. The Supreme Court has both original and appellate jurisdiction.
4. The retirement age for a judge of the Supreme Court is 62 years.

Select the correct answer using the code given below:

(a) 1 and 2 *(b)* 2 and 3
(c) 2 and 4 *(d)* 3 and 4

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33. ज़रथुस्त्र (पारसी) धर्म में टावर ऑफ साइलेंस का प्राथमिक उद्देश्य क्या है?

(a) ज़मीन में दफन करना

(b) मृतक शवों का अपघटन करने वाले पक्षियों के संपर्क में आना

(c) जल के अंदर दफन करना

(d) दाह संस्कार

34. नैनो यूरिया के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. यह एक नैनो-उर्वरक है जिसमें जल में 20-50 नैनोमीटर आकार के बिखरे नैनो नाइट्रोजन कण विद्यमान होते हैं।
2. रसायन और उर्वरक मंत्रालय ने उर्वरक नियंत्रण आदेश (FCO), 1985 के तहत वर्ष 2021 में नैनो यूरिया को नैनो उर्वरक के रूप में अधिसूचित किया है।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

(a) केवल 1 *(b)* केवल 2

(c) 1 और 2 दोनों *(d)* न तो 1 और न ही 2

35. समुद्री स्थानिक योजना ढाँचा के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. भारत का पहला समुद्री स्थानिक योजना ढाँचा गुजरात में शुरू किया गया है।
2. यह भारत-नॉर्वे एकीकृत महासागर पहल का हिस्सा है।
3. इसका उद्देश्य समुद्री संसाधनों के सतत् प्रबंधन के साथ-साथ विकास को संतुलित करना है।

उपर्युक्त कथनों में से कितने सही हैं?

(a) केवल एक *(b)* केवल दो

(c) सभी तीन *(d)* कोई भी नहीं

36. लाल चंदन के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. यह पश्चिमी घाट की स्थानिक वनस्पति प्रजाति है।
2. यह आग और सूखा प्रतिरोधी है।
3. यह संगीत वाद्ययंत्रों और लक्ज़री फर्नीचर के लिये कच्चा माल है।

उपर्युक्त कथनों में से कितने सही हैं?

(a) केवल एक *(b)* केवल दो

(c) सभी तीन *(d)* कोई भी नहीं

37. निम्नलिखित संगठनों में से किसने वर्ष 2024 को अंतर्राष्ट्रीय कैमलिड्स वर्ष घोषित किया है?

(a) संयुक्त राष्ट्र *(b)* विश्व स्वास्थ्य संगठन

(c) यूनेस्को (UNESCO) *(d)* खाद्य एवं कृषि संगठन

38. ई-संता निम्नलिखित में से किससे संबंधित है?

(a) यह एक ई-वाणिज्य प्लेटफॉर्म है जो लघु एवं सीमांत जलीय कृषकों और निर्यातकों के बीच प्रत्यक्ष व्यापार की सुविधा प्रदान करता है।

(b) यह उपभोक्ता को व्यवसाय की सुविधा प्रदान करने के लिये एक सुरक्षित भुगतान गेटवे है।

(c) यह एक स्वचालित शिपिंग प्रक्रिया है।

(d) यह मत्स्य पालन वाले क्षेत्रों के लिये मौसम का पूर्वानुमान प्रदान करने वाला एक मंच है।

39. निम्नलिखित पर विचार कीजिये:

1. विवर्तनिक गतिविधियाँ
2. महासागरीय धाराओं में परिवर्तन
3. बर्फ की चादरों का विगलन
4. भूमंडलीय तापन

उपर्युक्त में से कितने कारक समुद्र स्तर में वृद्धि में योगदान दे सकते हैं?

(a) केवल एक *(b)* केवल दो

(c) केवल तीन *(d)* सभी चार

40. हिमनद झीलों के संबंध में, निम्नलिखित कथनों पर विचार कीजिये:

1. वे विस्तृत जल निकाय, जो पिघलते हिमनद के सामने, ऊपर या इसके नीचे स्थित होती हैं।
2. हिमनद झीलें अधिकांशत: अस्थिर बर्फ या ढीली चट्टानों एवं मलबे से बनी अवसाद से घिरी होती हैं।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

(a) केवल 1 *(b)* केवल 2

(c) 1 और 2 दोनों *(d)* न तो 1 और न ही 2

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33. What is the primary purpose of the Tower of Silence in Zoroastrianism?

(a) Burial in the ground

(b) Exposure of the deceased to the scavenging birds

(c) Underwater burial

(d) Cremation

34. With reference to nano urea, consider the following statements:

1. Nano Urea is a nano-fertilizers that contains nano nitrogen particles of size range 20-50 nm dispersed in water.
2. Ministry of Chemical and fertilizers has notified Nano Urea as nano fertilizer in 2021 under Fertilizer Control Order (FCO), 1985.

Which of the statements given above is/are correct?

(a) 1 only *(b)* 2 only

(c) Both 1 and 2 *(d)* Neither 1 nor 2

35. With reference to Marine Spatial Planning framework, consider the following statements:

1. The first Marine Spatial Planning framework of India is launched in Gujarat.
2. It is an Indo-Norway Integrated Ocean Initiative.
3. It aims to balance growth alongside sustainable management of ocean resources.

How many of the above statements are correct?

(a) Only one *(b)* Only two

(c) All three *(d)* None

36. With reference to Red Sanders, consider the following statements:

1. It is flora species endemic to Western Ghats.
2. It is fire hardy and resistant to droughts.
3. It is raw material for musical instruments and luxury furniture.

How many of the above statements are correct?

(a) Only one *(b)* Only two

(c) All three *(d)* None

37. Which organization declared 2024 as International Year of Camelids:

(a) United Nations

(b) World Health organization

(c) UNESCO

(d) Food and Agriculture Organisation

38. E-Santa is associated with which of the following?

(a) It is an e-Commerce platform which facilitates direct trade between small and marginal aqua farmers and the exporters.

(b) It is a secure payment gateway for facilitating business to consumer.

(c) An automated shipping processes.

(d) It is a platform that provides weather forecasts for fish farming areas.

39. Consider the following:

1. Tectonic movements
2. Changes in ocean currents
3. Melting of ice sheets
4. Global warming

How many of the above can be the reason for rise in sea level?

(a) Only one *(b)* Only two

(c) Only three *(d)* All four

40. With reference to glacial lakes, consider the following statements:

1. These are large bodies of water that sit in front of, on top of, or beneath a melting glacier.
2. They are mostly dammed by unstable ice or sediment composed of loose rock and debris.

Which of the statements given above is/are correct?

(a) 1 only *(b)* 2 only

(c) Both 1 and 2 *(d)* Neither 1 nor 2

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41. निम्नलिखित पर विचार कीजिये:

1. अंतर्राष्ट्रीय उत्सर्जन व्यापार
2. स्वच्छ विकास तंत्र
3. संयुक्त कार्यान्वयन
4. एजेंडा 21

उपर्युक्त में से कितने क्योटो प्रोटोकॉल के तहत सुविधाजनक तंत्र हैं?

(a) केवल एक *(b)* केवल दो
(c) केवल तीन *(d)* सभी चार

42. इको मार्क योजना के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. इसे भारत सरकार द्वारा पर्यावरण अनुकूल उत्पादों को चिह्नित करने के लिये स्थापित किया गया था।
2. इसका संचालन भारतीय मानक ब्यूरो द्वारा किया जा रहा है।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

(a) केवल 1
(b) केवल 2
(c) 1 और 2 दोनों
(d) न तो 1 और न ही 2

43. वन कार्बन भागीदारी सुविधा (FCPF) के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. यह उत्सर्जन को कम करने पर केंद्रित सरकारों, व्यवसायों, नागरिक समाज और स्वदेशी लोगों की एक वैश्विक साझेदारी है।
2. यह अफ्रीका, एशिया, लैटिन अमेरिका और कैरेबियाई देशों के विकासशील देशों के साथ काम करता है।
3. इसका प्रबंधन एशियाई विकास बैंक द्वारा किया जाता है।

उपर्युक्त में से कितने कथन सही हैं?

(a) केवल एक
(b) केवल दो
(c) सभी तीन
(d) कोई भी नहीं

44. वैश्विक जलवायु परिवर्तन गठबंधन प्लस (GCCA+) के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. यह अफ्रीकी संघ की एक पहल है।
2. यह मुख्य रूप से अल्प विकसित देशों (LDCs) और छोटे विकासशील द्वीपीय देश (SIDS) को जलवायु परिवर्तन के प्रति उनके प्रतिरोध को मज़बूत करने में सहायता करता है।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

(a) केवल 1 *(b)* केवल 2
(c) 1 और 2 दोनों *(d)* न तो 1 और न ही 2

45. डिब्रु-सैखोवा के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. यह असम में ब्रह्मपुत्र नदी पर स्थित है।
2. यह यूनेस्को के मैन एंड बायोस्फीयर प्रोग्राम के तहत एक जीवमंडल निचय क्षेत्र है।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

(a) केवल 1 *(b)* केवल 2
(c) 1 और 2 दोनों *(d)* न तो 1 और न ही 2

46. 'बायोकार्बन फंड इनिशिएटिव फॉर सस्टेनेबल फॉरेस्ट लैंडस्केप्स' का प्रबंधन किया जाता है

(a) एशियाई विकास बैंक द्वारा
(b) अंतर्राष्ट्रीय मुद्रा कोष द्वारा
(c) संयुक्त राष्ट्र पर्यावरण कार्यक्रम द्वारा
(d) विश्व बैंक द्वारा

47. प्रलय मिसाइल के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. यह एक स्वदेशी लंबी दूरी की हवा से हवा में मार करने वाली मिसाइल है।
2. इसकी आयुध भार वहन क्षमता लगभग 1500 किलोग्राम है।
3. यह ब्रह्मोस मिसाइल की तरह गति के लिये सीधे प्रक्षेपवक्र का अनुसरण करती है।

उपर्युक्त में से कितने कथन सही हैं?

(a) केवल एक *(b)* केवल दो
(c) सभी तीन *(d)* कोई भी नहीं

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41. Consider the following:

1. International emissions trading
2. Clean development mechanism
3. Joint implementation
4. Agenda 21

How many of the above are facilitative mechanisms under Kyoto protocol?

(a) Only one *(b)* Only two
(c) Only three *(d)* All four

42. With reference to Eco mark Scheme, consider the following statements:

1. It was instituted by the Government of India for labelling of environment friendly products.
2. It is being administered by the Bureau of Indian Standards.

Which of the statements given above is/are correct?

(a) 1 only
(b) 2 only
(c) Both 1 and 2
(d) Neither 1 nor 2

43. With reference to Forest Carbon Partnership Facility (FCPF), consider the following statements:

1. It is a global partnership of governments, businesses, civil society, and indigenous peoples focused on reducing emissions.
2. It works with developing countries across Africa, Asia, Latin America and the Caribbean.
3. It is administered by the Asian Development bank.

How many of above statements are correct?

(a) Only one
(b) Only two
(c) All three
(d) None

44. With reference to Global Climate Change Alliance plus (GCCA+), consider the following statements:

1. It is an African Union initiative.
2. It helps mainly Small Islands Developing States (SIDS) and Least Developed Countries (LDCs) to increase their resilience to climate change.

Which of the statements given above is/are correct?

(a) 1 only *(b)* 2 only
(c) Both 1 and 2 *(d)* Neither 1 nor 2

45. With reference to Dibru-Saikhowa, consider the following statements:

1. It is situated at river Brahmaputra in Assam.
2. It is a biosphere reserve under Man and Biosphere Programme of UNESCO.

Which of the statements given above is/are correct?

(a) 1 only *(b)* 2 only
(c) Both 1 and 2 *(d)* Neither 1 nor 2

46. 'Biocarbon Fund Initiative for Sustainable Forest Landscapes' is managed by the

(a) Asian Development Bank
(b) International Monetary Fund
(c) United Nations Environment Programme
(d) World Bank

47. Consider the following statements with reference to Pralay Missile:

1. It is an indigenous long-range air-to-air missile.
2. It has a payload carrying capacity of almost 1500 Kilograms.
3. It has a cruise trajectory like BrahMos missile.

How many of the above statements are correct?

(a) Only one *(b)* Only two
(c) All three *(d)* None

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48. "प्रसारण अवसंरचना और नेटवर्क विकास" (BIND) योजना के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. यह सूचना एवं प्रसारण मंत्रालय द्वारा शुरू की गई एक केंद्रीय क्षेत्र की योजना है।
2. यह प्रसार भारती को वित्तीय सहायता प्रदान करने की एक योजना है।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

(a) केवल 1 *(b)* केवल 2
(c) 1 और 2 दोनों *(d)* न तो 1 और न ही 2

49. राष्ट्रीय भू-स्थानिक नीति, 2022 को निम्नलिखित में से किस मंत्रालय द्वारा अधिसूचित किया गया था?

(a) पृथ्वी विज्ञान मंत्रालय
(b) विज्ञान एवं प्रौद्योगिकी मंत्रालय
(c) पर्यावरण, वन और जलवायु परिवर्तन मंत्रालय
(d) सूचना एवं प्रसारण मंत्रालय

50. 'परमाणु ऊर्जा नियामक बोर्ड' (AERB) के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. AERB का नियामक प्राधिकरण परमाणु ऊर्जा अधिनियम और पर्यावरण (संरक्षण) अधिनियम, 1986 के तहत प्रख्यापित नियमों और अधिसूचनाओं से लिया गया है।
2. इसमें अध्यक्ष एवं सदस्य सचिव सहित सदस्यों की कुल संख्या दस से अधिक नहीं होगी।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

(a) केवल 1
(b) केवल 2
(c) 1 और 2 दोनों
(d) न तो 1 और न ही 2

51. निम्नलिखित पर विचार कीजिये:

1. वर्द्धित आयात
2. कम मूल्य का निर्यात
3. उत्पादों का अल्पमूल्य विक्रय (डंपिंग)
4. प्रतिबंधित बाज़ार तक पहुँच
5. अस्थिर विनिमय दर नीति

चीन की तुलना में भारत के बढ़ते व्यापार घाटे के लिये उपर्युक्त में से कितने कारक उत्तरदायी हैं?

(a) केवल दो *(b)* केवल तीन
(c) केवल चार *(d)* सभी पाँच

52. संयुक्त राष्ट्र शांति मिशनों में भारत की भागीदारी के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. भारत संयुक्त राष्ट्र शांति मिशनों में सैनिकों के सबसे बड़े योगदानकर्त्ताओं में से एक है।
2. भारत संयुक्त राष्ट्र शांति मिशन में पूर्ण महिला दल तैनात करने वाला पहला देश बन गया।
3. भारत ने मुख्य रूप से सैन्य कर्मियों का योगदान दिया है और संयुक्त राष्ट्र शांति अभियानों में सिविल भूमिकाओं में भाग नहीं लिया है।

उपर्युक्त में से कितने कथन सही हैं?

(a) केवल एक *(b)* केवल दो
(c) सभी तीन *(d)* कोई भी नहीं

53. भारत-रूस संबंधों के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. वार्षिक भारत-रूस शिखर सम्मलेन आर्थिक, सामरिक और सांस्कृतिक मुद्दों की एक विस्तृत शृंखला को शामिल करते हुए द्विपक्षीय संबंधों को मज़बूत करने में महत्त्वपूर्ण भूमिका निभाती हैं।
2. भारत-रूस संयुक्त उद्यम, ब्रह्मोस एयरोस्पेस ने सुपरसोनिक क्रूज मिसाइलें विकसित की हैं, जो इसे विश्व की सबसे तेज़ परिचालन वाली क्रूज मिसाइलों में से एक बनाती है।
3. भारत और रूस ने नागरिक परमाणु सहयोग के लिये श्रीलंका के साथ त्रिपक्षीय समझौते पर हस्ताक्षर किये हैं।

उपर्युक्त में से कितने कथन सही हैं?

(a) केवल एक
(b) केवल दो
(c) सभी तीन
(d) कोई भी नहीं

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48. With reference to "Broadcasting Infrastructure and Network Development" (BIND) Scheme, consider the following statements:

1. It is a central sector scheme launched by Ministry of Information and Broadcasting.
2. It is a scheme for providing financial support to Prasar Bharati.

Which of the statements given above is/are correct?

(a) 1 only *(b)* 2 only
(c) Both 1 and 2 *(d)* Neither 1 nor 2

49. National Geospatial Policy 2022 was notified by which of the following ministries?

(a) Ministry of Earth Sciences
(b) Ministry of Science and Technology
(c) Ministry of Environment, Forest and Climate Change
(d) Ministry of Information and Broadcasting.

50. With reference to 'Atomic Energy Regulatory Board' (AERB), Consider the following statements:

1. The regulatory authority of AERB is derived from the rules and notifications promulgated under the Atomic Energy Act and the Environment (Protection) Act, 1986.
2. The total number of members including the Chairman and Member-Secretary shall not exceed ten.

Which of the statements given above is/are correct?

(a) 1 only *(b)* 2 only
(c) Both 1 and 2 *(d)* Neither 1 nor 2

51. Consider the following:

1. Growing imports
2. Low value export
3. Dumping of products
4. Restricted market access
5. Fluctuating exchange rate policy

How many of the above are causative factors for India's rising trade deficit vis-a-vis China?

(a) Only two *(b)* Only three
(c) Only four *(d)* All five

52. Consider the following statements with reference to India's involvement in UN peacekeeping missions:

1. India is one of the largest contributors of troops to UN peacekeeping missions.
2. India became the first country to deploy an all-women contingent to a UN Peacekeeping Mission.
3. India has primarily contributed military personnel and has not participated in civilian roles in UN peacekeeping operations.

How many of the above statements are correct?

(a) Only one *(b)* Only two
(c) All three *(d)* None

53. Consider the following statements with reference to India-Russia relations:

1. The annual India-Russia summit meetings play a crucial role in strengthening bilateral ties, covering a wide range of economic, strategic, and cultural issues.
2. The Indo-Russian joint venture, BrahMos Aerospace, has developed supersonic cruise missiles, making it one of the world's fastest operational cruise missiles.
3. India and Russia have signed a tripartite pact with Sri Lanka for civil nuclear cooperation.

How many of the above statements are correct?

(a) Only one
(b) Only two
(c) All three
(d) None

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54. निम्नलिखित पर विचार कीजिये:

1. जापान
2. ताइवान
3. ऑस्ट्रेलिया
4. न्यूज़ीलैंड
5. संयुक्त राष्ट्र (ब्रिटेन)
6. संयुक्त राज्य अमेरिका

उपर्युक्त में से कितने "फैब 4" गठबंधन के सदस्य हैं?

(a) केवल तीन *(b)* केवल चार
(c) केवल पाँच *(d)* सभी छह

55. कार्बन शमन दृष्टिकोण पर समावेशी फोरम के संदर्भ में निम्नलिखित कथनों पर विचार कीजिये:

1. इसका उद्देश्य शमन नीति उपकरणों का जायजा लेना है जिनका उपयोग देश ग्रीनहाउस गैस उत्सर्जन को कम करने के लिये करते हैं।
2. यह विश्व बैंक और विश्व आर्थिक मंच की एक सहयोगी पहल है।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

(a) केवल 1 *(b)* केवल 2
(c) 1 और 2 दोनों *(d)* न तो 1 और न ही 2

56. निम्नलिखित देशों पर विचार कीजिये:

1. ईरान
2. भारत
3. चीन
4. मंगोलिया
5. कज़ाखस्तान
6. तुर्कमेनिस्तान

उपर्युक्त में से कितने देश अफगानिस्तान के साथ स्थल सीमा साझा करते हैं?

(a) केवल तीन *(b)* केवल चार
(c) केवल पाँच *(d)* सभी छह

57. औद्योगिक क्रांति के इतिहास में निम्नलिखित घटनाओं पर विचार कीजिये:

1. विनिर्माण का मशीनीकरण
2. बड़े पैमाने पर उत्पादन
3. स्वचालित उत्पादन
4. स्मार्ट फैक्ट्री

प्रारंभिक काल से लेकर उपर्युक्त घटनाओं का सही कालानुक्रमिक क्रम क्या है?

(a) 2-1-4-3 *(b)* 1-2-3-4
(c) 2-4-1-3 *(d)* 3-4-1-2

58. जनरेटिव आर्टिफिशियल इंटेलिजेंस (AI) के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. जेनरेटिव आर्टिफिशियल इंटेलिजेंस कृत्रिम बुद्धिमत्ता के एक उपसमूह को संदर्भित करता है जो छवि, पाठ या संगीत जैसी नई और मूल सामग्री के निर्माण पर ध्यान केंद्रित करता है।
2. जनरेटिव आर्टिफिशियल इंटेलिजेंस मॉडल अक्सर प्रारूप सीखने और विविध निर्गत उत्पन्न करने के लिये तंत्रिका नेटवर्क का उपयोग करते हैं।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

(a) केवल 1 *(b)* केवल 2
(c) 1 और 2 दोनों *(d)* न तो 1 और न ही 2

59. क्वांटम सुसंगतता के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. यह एक क्वांटम अवस्था की अंत:क्रियाओं के समक्ष अपने उलझाव और अधिस्थापन को बनाए रखने की क्षमता है।
2. यह इस विचार पर आधारित है कि दो तरंगें सामान अवस्था हेतु एक-दूसरे के साथ सुसंगत रूप से व्यतिक्रमित कर सकती हैं।
3. यह इस सिद्धांत पर कार्य करता है कि सभी वस्तुओं में कण जैसे गुण होते हैं।

उपर्युक्त में से कितने कथन सही हैं?

(a) केवल एक *(b)* केवल दो
(c) सभी तीन *(d)* कोई भी नहीं

60. निम्नलिखित कथनों पर विचार कीजिये:

1. BharOS एक एंड्रॉइड ओपन-सोर्स प्रोजेक्ट आधारित ऑपरेटिंग सिस्टम है जिसमें कोई गूगल ऐप या सेवाएँ नहीं हैं।
2. इसे राष्ट्रीय सूचना विज्ञान केंद्र ने आई.आई.टी. दिल्ली के सहयोग से विकसित किया है।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

(a) केवल 1 *(b)* केवल 2
(c) 1 और 2 दोनों *(d)* न तो 1 और न ही 2

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54. Consider the following:

1. Japan
2. Taiwan
3. Australia
4. New Zealand
5. United Kingdom
6. United States of America

How many of the above are members of "Fab 4" alliance?

(a) Only three *(b)* Only four
(c) Only five *(d)* All six

55. Consider the following statements with reference to Inclusive Forum on Carbon Mitigation Approaches:

1. It aims to take stock of mitigation policy instruments that countries use to reduce greenhouse gas emissions.
2. It is a collaborative initiative of World Bank and World Economic Forum.

Which of the statements given above is/are correct?

(a) 1 only *(b)* 2 only
(c) Both 1 and 2 *(d)* Neither 1 nor 2

56. Consider the following countries:

1. Iran
2. India
3. China
4. Mongolia
5. Kazakhstan
6. Turkmenistan

How many of the above-mentioned countries share a land border with Afghanistan?

(a) Only three *(b)* Only four
(c) Only five *(d)* All six

57. Consider the following events in the history of industrial revolution:

1. Mechanisation of manufacturing
2. Mass production
3. Automated production
4. Smart factory

What is the correct chronological order of above events, starting from the earliest time?

(a) 2-1-4-3 *(b)* 1-2-3-4
(c) 2-4-1-3 *(d)* 3-4-1-2

58. Consider the following statements with reference to Generative Artificial Intelligence (AI):

1. Generative AI refers to a subset of artificial intelligence that focuses on the creation of new and original content, such as images, text, or music.
2. Generative AI models often utilize neural networks, to learn patterns and generate diverse outputs.

Which of the statements given above is/are correct?

(a) 1 only *(b)* 2 only
(c) Both 1 and 2 *(d)* Neither 1 nor 2

59. Consider the following statements with reference to quantum coherence:

1. It is the ability of a quantum state to maintain its entanglement and superposition in face of interactions.
2. It is based on idea that two waves may coherently interfere with each other to form a single state.
3. It operates on the principle that all objects have particle like properties.

How many of the above statements are correct?

(a) Only one *(b)* Only two
(c) All three *(d)* None

60. Consider the following statements:

1. BharOS is an Android Open-Source Project based operating system with no Google apps or services.
2. It is developed by National Informatics Centre in collaboration with IIT Delhi.

Which of the statements given above is/are correct?

(a) 1 only *(b)* 2 only
(c) Both 1 and 2 *(d)* Neither 1 nor 2

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61. भारतीय पुरातत्व सर्वेक्षण के संदर्भ में निम्नलिखित कथनों पर विचार कीजिये:

1. यह पुरातत्व अनुसंधान और सांस्कृतिक विरासत स्थलों की सुरक्षा के लिये शीर्ष संगठन है।
2. यह पर्यटन मंत्रालय के प्रशासनिक क्षेत्र के अंतर्गत कार्य करता है।
3. इसकी उत्पत्ति स्वतंत्रता-पूर्व भारत में हुई है।

उपर्युक्त में से कितने कथन सही हैं?

(a) केवल एक *(b)* केवल दो
(c) सभी तीन *(d)* कोई भी नहीं

62. हाल ही में जनसमाचारों में रहे "सम्मेद शिखर" निम्नलिखित में से किससे संबंधित है?

(a) बौद्ध धर्म *(b)* जैन धर्म
(c) सिख धर्म *(d)* इस्लाम धर्म

63. महर्षि दयानंद सरस्वती के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. धर्म, राजनीति और सामाजिक विषय पर उनके विचार सत्यार्थ प्रकाश में प्रकाशित हुए।
2. वे वेदों की सर्वोच्चता में विश्वास करते थे और वैदिक सिद्धांतों की ओर लौटने पर बल देते थे।
3. वह शुद्धि आंदोलन के प्रवर्तक भी थे।

उपर्युक्त में से कितने कथन सही हैं?

(a) केवल एक *(b)* केवल दो
(c) सभी तीन *(d)* कोई भी नहीं

64. कीलाडी उत्खनन का प्रयोग निम्नलिखित में से किसके लिये किया जाता है?

(a) उत्तर पश्चिम सीमा से मंगोल आक्रमण की पुष्टि के लिये
(b) सिंधु घाटी सभ्यता में वर्ग विभाजन के अस्तित्व का पता लगाने के लिये
(c) अकबर के शासनकाल के दौरान धार्मिक सौहार्द की उपस्थिति का पता लगाने के लिये
(d) संगम युग में नगरीय सभ्यता के अस्तित्व का पता लगाने के लिये

65. सियांग यूनिइंग महोत्सव मूलत: निम्नलिखित में से किस राज्य से संबंधित है?

(a) असम *(b)* लद्दाख
(c) मेघालय *(d)* अरुणाचल प्रदेश

66. भारत-कतर संबंध के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. कतर में भारतीय समुदाय जनसंख्या का एक बड़ा हिस्सा है, जो देश के आर्थिक और सामाजिक ढाँचे में महत्त्वपूर्ण भूमिका निभाता है।
2. भारत और कतर दोनों खाड़ी सहयोग परिषद (GCC) के सदस्य हैं, जो इस क्षेत्र में राजनयिक सहयोग को बढ़ावा देते हैं।
3. व्यापार और निवेश पर भारत-कतर संयुक्त समिति का लक्ष्य द्विपक्षीय आर्थिक संबंधों को बढ़ाना और सहयोग के नए मार्ग खोजना है।

उपर्युक्त में से कितने कथन सही हैं?

(a) केवल एक
(b) केवल दो
(c) सभी तीन
(d) कोई भी नहीं

67. ओज़ोन रिक्तिकरण का वैज्ञानिक मूल्यांकन, 2022 के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. इसमें कहा गया है कि हानिकारक रसायनों के चरणबद्ध तरीके से समाप्त होने के कारण ओज़ोन परत ठीक होने की राह पर है।
2. यह इस बात पर प्रकाश डालता है कि ओज़ोन क्षयकारी पदार्थों के उत्सर्जन में मौजूदा गिरावट क्योटो प्रोटोकॉल के अनुपालन के कारण है।
3. यह रिपोर्ट विश्व आर्थिक मंच द्वारा जारी की गई है।

उपर्युक्त कथनों में से कितने सही हैं?

(a) केवल एक
(b) केवल दो
(c) सभी तीन
(d) कोई भी नहीं

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61. Consider the following statements with reference to Archaeological Survey of India:

1. It is the apex organization for the archaeological research and protection of the cultural heritage sites.
2. It functions under the administrative domain of Ministry of Tourism.
3. It has its origin in pre-independence India.

How many of the above statements are correct?

(a) Only one *(b)* Only two
(c) All three *(d)* None

62. "Sammed Shikhar", recently seen in news is associated with which of the following?

(a) Buddhism *(b)* Jainism
(c) Sikhism *(d)* Islam

63. With reference to Maharishi Dayanand Saraswati, consider the following statements:

1. His views on religion, politics and society were published in Satyarth Prakash.
2. He believed in supremacy of Vedas and emphasised on return to Vedic principles.
3. He was the initiator of Shuddhi movement.

How many of the above statements are correct?

(a) Only one *(b)* Only two
(c) All three *(d)* None

64. Keeladi excavation is used in the case of which one of the following?

(a) Confirmation of Mongol invasion from northwest frontiers
(b) Existence of class division in Indus valley civilisation
(c) Presence of religious amity during Akbar's reign
(d) Existence of urban civilisation in Sangam age

65. Siang Unying festival originally belongs to which among the following states?

(a) Assam *(b)* Ladakh
(c) Meghalaya *(d)* Arunachal Pradesh

66. With reference to India-Qatar relations consider the following statements:

1. The Indian community in Qatar constitutes a substantial portion of the population, playing a vital role in the economic and social fabric of the country.
2. Both India and Qatar are members of the Gulf Cooperation Council (GCC), fostering diplomatic collaboration in the region.
3. The India-Qatar Joint Committee on Trade and Investment aims to enhance bilateral economic relations and explore new avenues for cooperation.

How many of the above statements are correct?

(a) Only one
(b) Only two
(c) All three
(d) None

67. With reference to Scientific Assessment of Ozone Depletion report 2022, consider the following statements:

1. It stated that the ozone layer is on track to recover as harmful chemicals are phased out.
2. It highlights that the current decline in ozone depleting substances emissions is due to compliance with the Kyoto Protocol.
3. This report was released by World Economic Forum.

How many of the above statements are correct?

(a) Only one
(b) Only two
(c) All three
(d) None

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68. निम्नलिखित कथनों पर विचार कीजिये:

कथन-I:

वन्यजीव संरक्षण (संशोधन) अधिनियम, 2022 में अनुसूचियों को युक्तिसंगत बनाकर उनकी संख्या 6 से घटाकर 4 कर दी गई है।

कथन-II:

CITES के अंतर्गत परिशिष्टों में सूचीबद्ध नमूनों के लिये एक नया शेड्यूल शामिल किया गया है।

उपर्युक्त कथनों के संदर्भ में निम्नलिखित में से कौन-सा सही है?

(a) कथन-I और कथन-II दोनों सही हैं तथा कथन-II, कथन-I की सही व्याख्या है।

(b) कथन-I और कथन-II दोनों सही हैं तथा कथन-II, कथन-I की सही व्याख्या नहीं है।

(c) कथन-I सही है किंतु कथन-II गलत है।

(d) कथन-I गलत है किंतु कथन-II सही है।

69. निम्नलिखित पर विचार कीजिये:

1. शीतल एवं आर्द्र
2. काई तथा फर्न
3. लंबे एवं शाखायुक्त वृक्ष
4. सघन मेघों का आवरण

उपर्युक्त में से कितने वर्षा वन की विशेषताएँ हैं?

(a) केवल एक *(b)* केवल दो

(c) केवल तीन *(d)* सभी चार

70. निम्नलिखित कथनों पर विचार कीजिये:

कथन-I:

मानव-वन्यजीव संघर्ष (HWC) उन संघर्षों को संदर्भित करता है जो तब उत्पन्न होते हैं जब वन्यजीवों की उपस्थिति अथवा व्यवहार मानव हितों एवं आवश्यकताओं के लिये वास्तविक या कथित रूप से खतरा उत्पन्न करता है।

कथन-II:

वनों को कृषि भूमि, औद्योगिक और आवासीय उद्देश्यों में परिवर्तित करने के कारण वन्यजीवों के पर्यावास की हानि मानव वन्यजीव संघर्ष का कारण है।

उपर्युक्त कथनों के बारे में, निम्नलिखित में से कौन-सा एक सही है?

(a) कथन-I और कथन-II दोनों सही हैं तथा कथन-II, कथन-I की सही व्याख्या है।

(b) कथन-I और कथन-II दोनों सही हैं तथा कथन-II, कथन-I की सही व्याख्या नहीं है।

(c) कथन-I सही है किंतु कथन-II गलत है।

(d) कथन-I गलत है किंतु कथन-II सही है।

71. फ्लाई ऐश के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. यह दहन का एक उपोत्पाद है जो ताप विद्युत संयंत्रों में होता है और इसमें मुख्य रूप से सूक्ष्म कण पदार्थ होते हैं।
2. निर्माण उद्योग में इसके उपयोग को प्रोत्साहित किया गया है क्योंकि यह कंक्रीट की स्थायित्व एवं सुदृढ़ता को बढ़ा सकता है।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

(a) केवल 1 *(b)* केवल 2

(c) 1 और 2 दोनों *(d)* न तो 1 और न ही 2

72. भारत में इथेनॉल मिश्रित पेट्रोल के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. इथेनॉल मिश्रित पेट्रोल में ईंधन मिश्रण बनाने के लिये पेट्रोल के साथ इथेनॉल का मिश्रण शामिल होता है जिसका उपयोग वाहनों के लिये किया जाता है।
2. इथेनॉल मिश्रित पेट्रोल को बढ़ावा देने का लक्ष्य जीवाश्म ईंधन पर देश की निर्भरता को कम करना, सतत् कृषि को बढ़ावा देना तथा ग्रीनहाउस गैस उत्सर्जन में कमी लाना है।
3. भारत सरकार ने वर्ष 2030 तक पेट्रोल में 20% इथेनॉल मिश्रण प्राप्त करने का लक्ष्य रखा है।

उपर्युक्त कथनों में से कितने सही हैं?

(a) केवल एक

(b) केवल दो

(c) सभी तीन

(d) कोई भी नहीं

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68. Consider the following statements:

Statement-I:

There has been rationalization of schedules in Wildlife Protection (Amendment) Act 2022 reducing their numbers from 6 to 4.

Statement-II:

A new schedule has been inserted for specimens listed in the Appendices under CITES.

Which one of the following is correct in respect of the above statements?

(a) Both Statement-I and Statement-II are correct and Statement-II is the correct explanation for Statement-I.

(b) Both Statement-I and Statement-II are correct and Statement-II is not the correct explanation for Statement-I.

(c) Statement-I is correct but Statement-II is incorrect.

(d) Statement-I is incorrect but Statement-II is correct.

69. Consider the following:

1. Cooler and wetter
2. Mosses and ferns
3. Longer and branchy trees
4. Blanketed in dense clouds

How many of the above are characteristics of cloud forest?

(a) Only one *(b)* Only two

(c) Only three *(d)* All four

70. Consider the following statements:

Statement-I:

Human-Wildlife Conflict (HWC) refers to struggles that arise when the presence or behaviour of wildlife poses actual or perceived threats to human interests or needs.

Statement-II:

Loss of habitat for wildlife due to conversion of forest into farmland, industrial and residential purposes is the cause for human wildlife conflict.

Which one of the following is correct in respect of the above statements?

(a) Both Statement-I and Statement-II are correct and Statement-II is the correct explanation for Statement-I.

(b) Both Statement-I and Statement-II are correct and Statement-II is not the correct explanation for Statement-I.

(c) Statement-I is correct but Statement-II is incorrect.

(d) Statement-I is incorrect but Statement-II is correct.

71. With reference to Fly Ash, consider the following statements:

1. It is a byproduct of combustion that occurs in thermal power plants and consists primarily of fine particulate material.
2. Its utilisation in the construction industry has been encouraged as it can enhance the durability and strength of concrete.

Which of the statements given above is/are correct?

(a) 1 only *(b)* 2 only

(c) Both 1 and 2 *(d)* Neither 1 nor 2

72. Consider the following statements with reference to Ethanol Blended Petrol in India:

1. Ethanol Blended Petrol involves the blending of ethanol with petrol to create a fuel mix that is used for vehicles.
2. The promotion of Ethanol Blended Petrol aims to reduce the country's dependence on fossil fuels, promote sustainable agriculture, and decrease greenhouse gas emissions.
3. The Government of India has set a target to achieve 20% ethanol blending with petrol by the year 2030.

How many of the above statements are correct?

(a) Only one *(b)* Only two

(c) All three *(d)* None

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73. मिष्टी (तटरेखा आवास और मूर्त आय के लिये मैंग्रोव पहल) योजना के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. इसका उद्देश्य समुद्र तट के किनारे एवं लवणीय भूमि पर मैंग्रोव वृक्षारोपण करना है।
2. वृक्षारोपण को रोज़गार सुरक्षा योजना, मनरेगा, प्रतिपूरक वनरोपण निधि एवं अन्य वित्त पोषण स्रोतों के अभिसरण के माध्यम से किया जाना है।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

(a) केवल 1 *(b)* केवल 2
(c) 1 और 2 दोनों *(d)* न तो 1 और न ही 2

74. भारत में जलीय कृषि के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. शफरी संवर्द्धन भारतीय जलीय कृषि में एक प्रमुख अभ्यास है, जो कुल मत्स्य उत्पादन में महत्त्वपूर्ण योगदान देता है।
2. खारे पानी में जलकृषि केवल भारत के पश्चिमी तट पर ही केंद्रित है।
3. एकीकृत मत्स्य पालन में सतत् संसाधन उपयोग प्राप्त करने के लिये अन्य कृषि गतिविधियों के साथ मत्स्य पालन संयुक्त रूप से शामिल है।

उपर्युक्त कथनों में से कितने सही हैं?

(a) केवल एक *(b)* केवल दो
(c) सभी तीन *(d)* कोई भी नहीं

75. कृषि नवाचार के संदर्भ में, HD-3385, HD-3410, HDCSW-18 संबंधित हैं

(a) भारतीय कृषि अनुसंधान संस्थान द्वारा जलवायु-स्मार्ट कृषि के लिये विकसित की गईं गेहूँ की किस्में।
(b) आनुवंशिक अभियांत्रिकी मूल्यांकन समिति द्वारा बैंगन की आनुवंशिक रूप से संशोधित किस्मों को क्षेत्रीय परीक्षण के लिये प्रदान की गई अनुमति।
(c) शुष्क प्रतिरोधी कृषि के लिये भारतीय कृषि अनुसंधान परिषद् द्वारा विकसित की गईं चावल की किस्में।
(d) खाद्य एवं कृषि संगठन द्वारा प्रायोगिक आधार पर भारत के पर्वतीय वनों में जारी की गई विदेशी मशरूम की संशोधित किस्में।

76. निम्नलिखित पर विचार कीजिये:

1. गरमपानी 2. बरनाडी
3. लाओखोवा 4. सोनाई रूपाई

उपर्युक्त में से कितने असम के वन्यजीव अभयारण्य हैं/हैं?

(a) केवल एक *(b)* केवल दो
(c) केवल तीन *(d)* सभी चार

77. पर्यावरणीय निश्चयवाद निम्नलिखित में से किसको सर्वोत्तम रूप से संदर्भित करता है?

(a) यह इस विचार को संदर्भित करता है कि भौतिक तत्त्व किसी व्यक्ति के व्यवहार एवं समाज को प्रभावित कर सकते हैं।
(b) यह शब्द भू-आकृतियों, पर्यावरण एवं मानवीय गतिविधियों के बीच संबंध है।
(c) यह अनेक भिन्न-भिन्न पर्यावरणीय घटनाओं का समन्वय है।
(d) प्रौद्योगिकी के उपयोग के माध्यम से मनुष्य अपनी आवश्यकताओं को सर्वोत्तम ढंग से पूरा करने के लिये पर्यावरण में परिवर्तन कर सकता है।

78. निम्नलिखित कथनों पर विचार कीजिये:

1. महासागरों के गर्म होने से उष्णकटिबंधीय चक्रवात, पवनों एवं वर्षा की आवृत्ति बढ़ जाती है।
2. महासागरों की उत्पादकता तब बढ़ती है जब वायुमंडल से उत्सर्जित होने वाले कार्बन का निमज्जन इसके द्वारा होता है।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

(a) केवल 1 *(b)* केवल 2
(c) 1 और 2 दोनों *(d)* न तो 1 और न ही 2

79. वन्यजीवों और वनस्पतियों की संकटापन्न प्रजातियों के अंतर्राष्ट्रीय व्यापार पर अभिसमय (CITES) के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. यह एक अंतर्राष्ट्रीय समझौता है जिसका पालन राज्य एवं क्षेत्रीय आर्थिक एकीकरण संगठन स्वेच्छा से करते हैं।
2. इसका मुख्यालय न्यूयॉर्क, संयुक्त राज्य अमेरिका में स्थित है।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

(a) केवल 1 *(b)* केवल 2
(c) 1 और 2 दोनों *(d)* न तो 1 और न ही 2

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73. Consider the following statements with reference to MISHTI (Mangrove Initiative for Shoreline Habitats & Tangible Incomes) scheme:

1. It aims at mangrove plantation along the coastline and on salt pan lands.
2. The plantations are to be taken up through the convergence of job guarantee scheme MGNREGAS, Compensatory Afforestation Fund, and other funding sources.

Which of the statements given above is/are correct?

(a) 1 only *(b)* 2 only
(c) Both 1 and 2 *(d)* Neither 1 nor 2

74. With reference to aquaculture in India, consider the following statements:

1. Carp culture is a prominent practice in Indian aquaculture, contributing significantly to the total fish production.
2. Brackish water aquaculture is concentrated only along the western coast of India.
3. Integrated Fish Farming involves the combined cultivation of fish with other agricultural activities to achieve sustainable resource utilization.

How many of the above statements are correct?

(a) Only one *(b)* Only two
(c) All three *(d)* None

75. In the context of agricultural innovation, HD-3385, HD-3410, HDCSW-18 are associated with

(a) wheat varieties developed by the Indian Agricultural Research Institute for climate-smart farming.
(b) Genetically Modified varieties of Brinjal permitted for on field trial by Genetic Engineering Appraisal Committee
(c) Rice verities developed by Indian Council of Agricultural Research for drought resistant agriculture
(d) Transgenic varieties of exotic Mushroom released in montane forest in India, on an experimental basis by Food and Agriculture Organisation

76. Consider the following:

1. Garampani 2. Bornadi
3. Laokhowa 4. Sonai Rupai

How many of the above is/are wildlife sanctuaries of Assam?

(a) Only one *(b)* Only two
(c) Only three *(d)* All four

77. Environmental determinism best refers to which of the following:

(a) It refers to the idea that physical elements can influence a person's behaviours and society.
(b) This term is a linkage between landforms, environment and human activities.
(c) It is synchronization of multiple diverging environmental phenomenon.
(d) Humans can alter the environment to best serve their needs, through the use of technology.

78. Consider the following statements:

1. Ocean warming increases the frequency of tropical cyclones, winds and rainfall.
2. The productivity of the oceans increases when the carbon emission from the atmosphere are sunk by it.

Which of the statements given above is/are correct?

(a) 1 only *(b)* 2 only
(c) Both 1 and 2 *(d)* Neither 1 nor 2

79. With reference to Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES), consider the following statements:

1. It is an international agreement to which states and regional economic integration organizations adhere voluntarily.
2. Its headquarters is located in New York, USA.

Which of the statements given above is/are correct?

(a) 1 only *(b)* 2 only
(c) Both 1 and 2 *(d)* Neither 1 nor 2

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80. "नगरीय ऊष्मा द्वीप (अर्बन हीट आइलैंड)" पद का तात्पर्य है:

(a) आसपास के ग्रामीण क्षेत्रों की तुलना में शहरी क्षेत्रों के तापमान में वृद्धि

(b) शहरों में वातानुकूलन के अत्यधिक उपयोग के कारण होने वाली एक परिघटना

(c) सघन आबादी वाले शहरी क्षेत्रों में भूकंपीय गतिविधि में वृद्धि

(d) शहरी क्षेत्रों में उच्च औद्योगिक प्रदूषण वाले क्षेत्र

81. राष्ट्रीय जैव ऊर्जा मिशन के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. मिशन का उद्देश्य नवीकरणीय ऊर्जा क्षेत्र के सतत् विकास को बढ़ावा देना है।
2. नवीन एवं नवीकरणीय ऊर्जा मंत्रालय राष्ट्रीय जैव ऊर्जा कार्यक्रम के अधिकार क्षेत्र की देखरेख करता है।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

(a) केवल 1 *(b)* केवल 2

(c) 1 और 2 दोनों *(d)* न तो 1 और न ही 2

82. दक्षिण एशिया वन्यजीव प्रवर्तन नेटवर्क (SAWEN) के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. इसे औपचारिक रूप से भूटान में आयोजित एक गैर-सरकारी संगठन के रूप में स्थापित किया गया था।
2. इस पहल का मुख्य उद्देश्य क्षेत्र में वन्यजीव अपराध से लड़ने के लिये देशों को एकजुट करना और सहयोग करना है।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

(a) केवल 1 *(b)* केवल 2

(c) 1 और 2 दोनों *(d)* न तो 1 और न ही 2

83. अंतर्राष्ट्रीय प्रकृति संरक्षण संघ (IUCN) के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. यह एक सदस्यता संघ है जो विशिष्ट रूप से सरकार और नागरिक समाज दोनों संगठनों से निर्मित है।
2. संकटग्रस्त प्रजातियों की इसकी लाल सूची केवल पौधों की प्रजातियों की वैश्विक संरक्षण स्थिति की विश्व की सबसे व्यापक सूची है।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

(a) केवल 1 *(b)* केवल 2

(c) 1 और 2 दोनों *(d)* न तो 1 और न ही 2

84. निम्नलिखित पर विचार कीजिये:

1. पांडिचेरी शार्क
2. गंगा शार्क
3. बड़े दाँतों वाली सॉफिश
4. पतले-थूथन वाली सॉफिश

उपर्युक्त में से कितनी मछलियाँ 'गंभीर रूप से लुप्तप्राय' हैं?

(a) केवल एक *(b)* केवल दो

(c) केवल तीन *(d)* सभी चार

85. IUCN लाल सूची के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. इस प्रकाशन के गुलाबी पृष्ठों में गंभीर रूप से संकटग्रस्त प्रजातियाँ शामिल हैं।
2. हरे पृष्ठों का उपयोग उन प्रजातियों के लिये किया जाता है जो पहले संकटग्रस्त थीं लेकिन अब उस स्थिति में हैं जहाँ उन्हें खतरा नहीं है।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

(a) केवल 1 *(b)* केवल 2

(c) 1 और 2 दोनों *(d)* न तो 1 और न ही 2

86. नेचर 2030, IUCN कार्यक्रम के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. इसे मार्सिले में IUCN विश्व संरक्षण कॉन्ग्रेस में लोकतांत्रिक मतदान द्वारा अपनाया गया है।
2. यह सदस्यों, आयोगों एवं सचिवालय के संघटन का निर्देश है।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

(a) केवल 1

(b) केवल 2

(c) 1 और 2 दोनों

(d) न तो 1 और न ही 2

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80. The term "Urban Heat Island" refers to:

(a) Elevated temperatures in urban areas compared to surrounding rural areas

(b) A phenomenon caused by excessive use of air conditioners in cities

(c) Increased seismic activity in densely populated urban regions

(d) Areas with high industrial pollution in urban settings

81. With reference to National Bio Energy Mission, consider the following statements:

1. The aim of the mission is to push sustainable development of the renewable energy sector.
2. The Ministry of New and Renewable Energy oversees the jurisdiction of the National Bioenergy Programme.

Which of the statements given above is/are correct?

(a) 1 only *(b)* 2 only

(c) Both 1 and 2 *(d)* Neither 1 nor 2

82. With reference to South Asia Wildlife Enforcement Network (SAWEN), consider the following statements:

1. It was formally established as a non-governmental organisation hosted at Bhutan.
2. The main aim of this initiative is to have the countries collaborate and cooperate to fight wildlife crime in the region.

Which of the statements given above is/are correct?

(a) 1 only *(b)* 2 only

(c) Both 1 and 2 *(d)* Neither 1 nor 2

83. Consider the following statements with reference to International Union for Conservation of Nature (IUCN):

1. It is a membership union uniquely composed of both government and civil society organizations.
2. Its Red List of Threatened Species is the world's most comprehensive inventory of the global conservation status of plant species only.

Which of the statements given above is/are correct?

(a) 1 only *(b)* 2 only

(c) Both 1 and 2 *(d)* Neither 1 nor 2

84. Consider the following:

1. The Pondicherry Shark
2. The Ganges Shark
3. Large-tooth Sawfish
4. Narrow-snout Sawfish

How many of the above are 'Critically Endangered' Fish?

(a) Only one *(b)* Only two

(c) Only three *(d)* All four

85. With reference to IUCN Red List, consider the following statements:

1. The pink pages in this publication include the critically endangered species.
2. Green pages are used for those species that were formerly endangered but have now recovered to a point where they are no longer threatened.

Which of the statements given above is/are correct?

(a) 1 only *(b)* 2 only

(c) Both 1 and 2 *(d)* Neither 1 nor 2

86. With reference to Nature 2030 IUCN Programme, consider the following statements:

1. It is adopted by democratic vote at the IUCN World Conservation Congress in Marseille.
2. It is a call for mobilization of Members, Commissions and Secretariat.

Which of the statements given above is/are correct?

(a) 1 only

(b) 2 only

(c) Both 1 and 2

(d) Neither 1 nor 2

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87. स्लॉथ भालू के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. वे श्रीलंका, भारत, भूटान तथा नेपाल में मुख्यत: तराई क्षेत्रों में पाए जाते हैं।
2. नियमित शीतनिद्रा स्लॉथ भालू का एक महत्त्वपूर्ण लक्षण है।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

(a) केवल 1 *(b)* केवल 2
(c) 1 और 2 दोनों *(d)* न तो 1 और न ही 2

88. निम्नलिखित कथनों पर विचार कीजिये:

1. गैर-हरे लेकिन क्लोरोफिल की उपस्थिति की विशेषता वाले विभेदित पौधों को कवक कहा जाता है।
2. फफूँदी तथा मशरूम मृतोपजीवी कवक के उदाहरण हैं।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

(a) केवल 1 *(b)* केवल 2
(c) 1 और 2 दोनों *(d)* न तो 1 और न ही 2

89. निम्नलिखित पर विचार कीजिये:

1. सूर्य की तीव्रता में भिन्नता 2. जैविक उर्वरक
3. वनोन्मूलन

उपर्युक्त में से कितनी गतिविधियाँ 'भूमंडलीय ऊष्मीकरण' की हालिया प्रवृत्तियों में योगदान करती हैं?

(a) केवल एक *(b)* केवल दो
(c) सभी तीन *(d)* कोई भी नहीं

90. निम्नलिखित कथनों पर विचार कीजिये:

कथन-I:

भारत का सकल राष्ट्रीय उत्पाद (GNP) सदैव सकल घरेलू उत्पाद (GDP) से कम होता है।

कथन-II:

भारत विगत कुछ वर्षों में सबसे अधिक धन प्राप्तकर्त्ता रहा है।

उपर्युक्त कथनों के बारे में, निम्नलिखित में से कौन-सा एक सही है?

(a) कथन-I और कथन-II दोनों सही हैं तथा कथन-II, कथन-I की सही व्याख्या है।
(b) कथन-I और कथन-II दोनों सही हैं तथा कथन-II, कथन-I की सही व्याख्या नहीं है।
(c) कथन-I सही है किंतु कथन-II गलत है।
(d) कथन-I गलत है किंतु कथन-II सही है।

91. निवल राष्ट्रीय उत्पाद (NNP) के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. इसे राष्ट्रीय आय (NI) के नाम से भी जाना जाता है।
2. इसकी गणना करते समय मूल्यह्रास को शामिल किया जाता है।
3. इसकी गणना करते समय विदेश से होने वाली आय को शामिल नहीं किया जाता है।

उपर्युक्त कथनों में से कितने सही हैं?

(a) केवल एक *(b)* केवल दो
(c) सभी तीन *(d)* कोई भी नहीं

92. निम्नलिखित पर विचार कीजिये:

1. सार्वजनिक क्षेत्र के उपक्रमों से लाभ और लाभांश
2. सरकार द्वारा अग्रेषित ऋण से ब्याज
3. विदेशी अनुदान
4. निगमित कर
5. ऋण वसूली

उपर्युक्त में से कितनों को राजस्व प्राप्तियाँ माना जाता है?

(a) केवल दो *(b)* केवल तीन
(c) केवल चार *(d)* सभी पाँच

93. निम्नलिखित में से कौन-सा कथन शून्य-आधारित बजटिंग (ZBB) को सटीक रूप से परिभाषित करता है?

(a) यह एक आयव्ययन तकनीक है, जो विगत वर्ष के बजट से शुरू होती है एवं मुद्रास्फीति और बाज़ार के रुझान के आधार पर क्रमिक परिवर्तन करती है।
(b) यह एक बजटीय दृष्टिकोण है जो वित्तीय नियोजन में निरंतरता सुनिश्चित करते हुए ऐतिहासिक व्यय प्रारूप के आधार पर धन आवंटित करता है।
(c) यह एक बजटीय पद्धति है, जिसमें सभी व्ययों को शुरू से ही उचित ठहराना, विगत बजट आँकड़ों की उपेक्षा करना एवं आवश्यकता और मूल्य के आधार पर आवंटन को प्राथमिकता देना आवश्यक है।
(d) यह एक बजट मॉडल है जो राजकोषीय अनुशासन बनाए रखने के लिये सभी व्ययों में एक निश्चित प्रतिशत की कटौती करने पर केंद्रित है।

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87. With reference to Sloth bears, consider the following statements:

1. They are found in Sri Lanka, India, Bhutan and Nepal, predominantly in lowland areas.
2. Regular hibernation is a significant trait of Sloth bear.

Which of the statements given above is/are correct?

(a) 1 only *(b)* 2 only
(c) Both 1 and 2 *(d)* Neither 1 nor 2

88. Consider the following statements:

1. Non-green but differentiated plants characterized by presence of chlorophyll are called Fungi.
2. Moulds and mushrooms are examples of saprophytic fungi.

Which of the statements given above is/are correct?

(a) 1 only *(b)* 2 only
(c) Both 1 and 2 *(d)* Neither 1 nor 2

89. Consider the following:

1. Variations in the Sun's intensity
2. Organic fertilizers
3. Deforestation

How many of the above activities contribute towards recent trends of global warming?

(a) Only one *(b)* Only two
(c) All three *(d)* None

90. Consider the following statements:

Statement-I:
India's Gross National Product (GNP) is always lower than Gross Domestic Product (GDP).
Statement-II:
India is the highest recipient of remittances in last few years.
Which one of the following is correct in respect of the above statements?

(a) Both Statement-I and Statement-II are correct and Statement-II is the correct explanation for Statement-I.
(b) Both Statement-I and Statement-II are correct and Statement-II is not the correct explanation for Statement-I.
(c) Statement-I is correct but Statement-II is incorrect.
(d) Statement-I is incorrect but Statement-II is correct.

91. Consider the following statements with reference to Net National Product (NNP):

1. It is also known as National Income (NI).
2. Depreciation is taken into account while calculating it.
3. Income from abroad is not taken into account while calculating it.

How many of the above statements are correct?

(a) Only one *(b)* Only two
(c) All three *(d)* None

92. Consider the following:

1. Profits and dividends from the government public sector undertakings
2. Interests from the loan forwarded by the government
3. Foreign Grants
4. Coporate tax
5. Loan recovery

How many of the above are considered as revenue receipts?

(a) Only two *(b)* Only three
(c) Only four *(d)* All five

93. Which of the following statements accurately defines Zero-Based Budgeting (ZBB)?

(a) It is a budgeting technique that starts with a previous year's budget and makes incremental changes based on inflation and market trends.
(b) It is a budgeting approach that allocates funding based on historical expenditure patterns, ensuring continuity in financial planning.
(c) It is a budgeting method that requires justifying all expenses from scratch, disregarding prior budget figures, and prioritizing allocations based on necessity and value.
(d) It is a budgeting model that focuses solely on cutting all expenditures by a fixed percentage to maintain fiscal discipline.

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94. 15वें वित्त आयोग के अनुसार करों के क्षैतिज अंतरण के संदर्भ में निम्नलिखित कथनों पर विचार कीजिये:

1. कम प्रति व्यक्ति आय वाले राज्यों को अधिक अंतरित की जाएगी।
2. आवंटन में राज्य के भौगोलिक क्षेत्रफल को भी ध्यान में रखा जाता है।
3. जनसंख्या को सभी स्थितियों में सबसे अधिक प्रतिशत हिस्सा दिया जाता है।

उपर्युक्त कथनों में से कितने सही हैं?

(a) केवल एक *(b)* केवल दो
(c) सभी तीन *(d)* कोई भी नहीं

95. निम्नलिखित पर विचार कीजिये:

1. प्रतिगामी कराधान उच्च आय पर उच्च कर दर आरोपित करता है।
2. प्रगामी कर दरें आय के मूल्य में वृद्धि के लिये कर के घटते मूल्य को आरोपित करती हैं।
3. आनुपातिक कराधान आय स्तर की चिंता किये बिना समान कर दर आरोपित करता है।

उपर्युक्त कथनों में से कितने सही हैं?

(a) केवल एक
(b) केवल दो
(c) सभी तीन
(d) कोई भी नहीं

96. निम्नलिखित पर विचार कीजिये:

1. मूल्य योजित कर (VAT)
2. निविष्टि कर जमा
3. अर्थव्यवस्था में औपचारिकीकरण
4. करदाताओं की संख्या में वृद्धि
5. निश्चित कर दर

उपर्युक्त में से कितनी माल एवं सेवा कर (GST) की विशेषताएँ हैं?

(a) केवल दो *(b)* केवल तीन
(c) केवल चार *(d)* सभी पाँच

97. प्रतिभूति लेनदेन कर (STT) के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. भारत में स्टॉक एक्सचेंजों पर सूचीबद्ध प्रतिभूतियों की खरीद एवं बिक्री के समय कर लगाया जाता है।
2. इसे प्रतिभूतियों में लेनदेन से अर्जित लाभ पर पूंजीगत लाभ कर की चोरी पर अंकुश लगाने के लिये प्रस्तुत किया गया था।

उपर्युक्त कथनों में से कौन-सा/से सही है/हैं?

(a) केवल 1 *(b)* केवल 2
(c) 1 और 2 दोनों *(d)* न तो 1 और न ही 2

98. 'डी मिनिमिस' तथा 'एग्रीगेट मेजर ऑफ सपोर्ट' पद संबंधित हैं

(a) अंतर्राष्ट्रीय परमाणु ऊर्जा संगठन
(b) विश्व व्यापार संगठन
(c) विश्व बौद्धिक संपदा अधिकार संगठन
(d) अंतर्राष्ट्रीय मुद्रा कोष

99. अंतर्राष्ट्रीय मुद्रा कोष (IMF) के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. देश विश्व बैंक में सदस्यता के लिये अर्हत नहीं होंगे जब तक कि वे IMF के सदस्य न हों।
2. भारत, IMF का संस्थापक सदस्य है।
3. IMF के निर्णयों में सदस्यों को समान मतदान शक्ति प्राप्त है।

उपर्युक्त कथनों में से कितने सही हैं?

(a) केवल एक *(b)* केवल दो
(c) सभी तीन *(d)* कोई भी नहीं

100. एशियाई विकास बैंक (ADB) के संदर्भ में, निम्नलिखित कथनों पर विचार कीजिये:

1. केवल एशियाई देश ही ADB के सदस्य हैं।
2. इसका मुख्यालय मनीला, फिलीपींस में है।
3. चीन इस बैंक का सबसे बड़ा शेयरधारक है।

उपर्युक्त कथनों में से कितने सही हैं?

(a) केवल एक *(b)* केवल दो
(c) सभी तीन *(d)* कोई भी नहीं

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94. Consider the following statements with reference to horizontal devolution of taxes according to 15th Finance Commission:

1. The states with lower per capita income would be given a higher share.
2. The geographical area of state is also taken into consideration in allocation.
3. Population is given the highest percentage share among all conditions.

How many of the above statements are correct?

(a) Only one *(b)* Only two
(c) All three *(d)* None

95. Consider the following:

1. Regressive taxation imposes a higher tax rate on higher incomes.
2. Progressive tax rates impose decreasing value of tax for increasing value of incomes.
3. Proportional taxation imposes the same tax rate regardless of income level.

How many of the above statements are correct?

(a) Only one
(b) Only two
(c) All three
(d) None

96. Consider the following:

1. Value-added tax (VAT)
2. Input tax credit
3. Formalization in the economy
4. Increased number of taxpayers
5. Fixed tax rate

How many of the above are features of Goods and Services Tax (GST)?

(a) Only two *(b)* Only three
(c) Only four *(d)* All five

97. Consider the following statements with reference to Securities Transaction Tax:

1. The tax is levied at the time of purchase and sale of securities listed on stock exchanges in India.
2. It was introduced to curb evading of capital gains tax on profits earned by transacting in securities.

Which of the statements given above is/are correct?

(a) 1 only *(b)* 2 only
(c) Both 1 and 2 *(d)* Neither 1 nor 2

98. The terms 'de minimis' and 'Aggregate Measure of Support' are associated with

(a) International Atomic Energy Agency
(b) World Trade Organization
(c) World Intellectual Property Organisation
(d) International Monetary Fund

99. Consider the following statements with reference to International Monetary Fund (IMF):

1. Countries are not eligible for membership in the World Bank unless they are members of the IMF.
2. India is a founder member of the IMF.
3. Members have equal voting power in IMF decisions.

How many of the above statements are correct?

(a) Only one *(b)* Only two
(c) All three *(d)* None

100. Consider the following statements with reference to Asian Development Bank (ADB):

1. Only Asian countries are member of ADB.
2. It is headquartered in Manila, Philippines.
3. China is the largest shareholder in the bank.

How many of the above statements are correct?

(a) Only one *(b)* Only two
(c) All three *(d)* None

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CIVIL SERVICES (PRELIMINARY) TEST SERIES – 2024

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TEST BOOKLET SERIES

Test Code: P1/P2/P3-2413

TEST BOOKLET
GENERAL STUDIES

TEST – 13

A

Time Allowed : Two Hours **Maximum Marks : 200**

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1. IMMEDIATELY AFTER THE COMMENCEMENT OF THE EXAMINATION, YOU SHOULD CHECK THAT THIS TEST BOOKLET *DOES NOT* HAVE ANY UNPRINTED OR TORN OR MISSING PAGES OR ITEMS, ETC. IF SO, GET IT REPLACED BY A COMPLETE TEST BOOKLET.
2. ENCODE CLEARLY THE TEST BOOKLET SERIES CODE **A, B, C** OR **D** AS THE CASE MAY BE IN THE APPROPRIATE PLACE IN THE ANSWER SHEET.
3. You have to enter your Roll Number on the Test Booklet in the Box provided alongside this line. *DO NOT* write *anything else* on the Test Booklet.
4. This Test Booklet contains 100 items (questions). Each question is printed both in **Hindi** and **English**. Each item comprises four responses (answers). You will select the response which you want to mark on the Answer Sheet. In case you feel that there is more than one correct response, mark the response which you consider the best. In any case, choose ONLY ONE response for each item.
5. You have to mark all your responses ONLY on the separate Answer Sheet provided. See directions in the Answer sheet.
6. All items carry equal marks.
7. Before you proceed to mark in the Answer Sheet the response to various items in the Test Booklet, you have to fill in some particulars in the Answer Sheet as per instructions sent to you with your admission certificate.
8. After you have completed filling in all your responses on the Answer Sheet and examination has concluded, you should hand over to the Invigilator *only the Answer Sheet*. You are permitted to take away with you the Test Booklet.
9. Sheets for rough work are appended in the Test Booklet at the end.
10. **Penalty for wrong answers:**
    THERE WILL BE PENALTY FOR WRONG ANSWERS MARKED BY A CANDIDATE IN THE OBJECTIVE TYPE QUESTION PAPERS.
    (i) There are four alternatives for the answer to every question. For each question for which a wrong answer has been given by the candidate, **One-Third** of the marks assigned to that question will be deducted as penalty.
    (ii) If a candidate gives more than one answer, it will be treated as a **wrong answer** even if one of the given answers happens to be correct and there will be same penalty as above to that question.
    (iii) If a question is left blank, i.e., no answer is given by the candidate, there will be no **penalty** for that question.

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CIVIL SERVICES (PRELIMINARY) TEST SERIES – 2024

TEST BOOKLET SERIES

Test Code: P1/P2/P3-2413

(English Version)

ANSWER & EXPLANATION
GENERAL STUDIES
TEST – 13

A

ANSWERS

Q. No.	Answers	Q. No.	Answers	Q. No.	Answers	Q. No.	Answers
1	(a)	26	(c)	51	(d)	76	(d)
2	(c)	27	(b)	52	(b)	77	(a)
3	(b)	28	(b)	53	(b)	78	(a)
4	(b)	29	(a)	54	(a)	79	(a)
5	(b)	30	(c)	55	(a)	80	(a)
6	(d)	31	(d)	56	(b)	81	(c)
7	(b)	32	(b)	57	(b)	82	(b)
8	(a)	33	(b)	58	(c)	83	(a)
9	(d)	34	(a)	59	(b)	84	(d)
10	(a)	35	(b)	60	(a)	85	(c)
11	(b)	36	(b)	61	(b)	86	(c)
12	(b)	37	(a)	62	(b)	87	(a)
13	(b)	38	(a)	63	(c)	88	(b)
14	(d)	39	(d)	64	(d)	89	(b)
15	(c)	40	(c)	65	(d)	90	(b)
16	(b)	41	(c)	66	(b)	91	(b)
17	(b)	42	(c)	67	(a)	92	(c)
18	(d)	43	(b)	68	(b)	93	(c)
19	(d)	44	(b)	69	(d)	94	(b)
20	(c)	45	(a)	70	(b)	95	(a)
21	(b)	46	(d)	71	(c)	96	(c)
22	(a)	47	(d)	72	(b)	97	(c)
23	(b)	48	(c)	73	(c)	98	(b)
24	(a)	49	(b)	74	(b)	99	(b)
25	(d)	50	(a)	75	(a)	100	(a)

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1. (a)

Explanation:

- **Peace clause:** The Agreement in Agriculture contains a **"due restraint" or "peace clause"** which regulates the application of other WTO agreements to subsidies in respect of agricultural products **(Article 13).**
- The provisions provide that **Green Box** domestic support measures cannot be the subject of countervailing duty action or other subsidy action under the WTO Agreement on Subsidies and Countervailing Measures, nor can they be subject to actions based on non-violation nullification or impairment of tariff concessions under the GATT.
- Other domestic support measures which are in conformity with the provisions of the Agreement on Agriculture may be the subject of countervailing duty actions, but due restraint is to be exercised by Members in initiating such investigations.
- Further, in so far as the support provided to individual products does not exceed that decided in the 1992 marketing year, these measures are exempt from other subsidy action or nullification or impairment action.
- Export subsidies conforming to the Agreement on Agriculture are, to the extent relevant, covered by corresponding provisions. The peace clause remains in effect for a period of nine years.

Hence, option (a) is correct.

2. (c)

Explanation:

- The FRBM Review Committee headed by former Revenue Secretary, NK Singh was appointed by the government to review the implementation of FRBM.
- Following are the main recommendations of the NK Singh Committee:
  - **Public debt to GDP ratio should be considered as a medium-term anchor for fiscal policy in India.** The combined debt-to-GDP ratio of the centre and states should be brought down to **60** per cent by 2023 (comprising of 40 per cent for the Centre and 20% for states) as against the existing 49.4 per cent, and 21per cent respectively. **Hence, statement (1) is correct.**
  - **Fiscal deficit as the operating target:** The Committee advocated fiscal deficit as the operating target to bring down public debt. For fiscal consolidation, the centre should reduce its fiscal deficit from the current **3.5%** (2017) to **2.5%** by 2023. **Hence, statement (2) is correct.**
  - **Revenue deficit target:** The Committee also recommends that the central government should reduce its revenue deficit steadily by **0.25 percentage** (of GDP) points each year, to reach **0.8%** by 2023, from a projected value of 2.3% in 2017. **Hence, statement (3) is correct.**

3. (b)

Explanation:

- The T+1 settlement cycle means that trade-related settlements must be done within a day, or 24 hours, of the completion of a transaction.
- For example, under T+1, if a customer bought shares on Wednesday, they would be credited to the customer's demat account on Thursday. This is different from T+2, where they will be settled on Friday.

Hence, option (b) is correct.

4. (b)

Explanation:

- The **Reserve Bank of India (RBI)** has retained **State Bank of India, ICICI Bank and HDFC Bank as Domestic Systemically Important Banks (D-SIBs)** or banks that are **considered as "too big to fail".**
- Banks are selected for computation of systemic importance based on an analysis of their size (based on Basel-III Leverage Ratio Exposure Measure) as a percentage of GDP. Banks having a size beyond **2% of GDP** will be selected in the sample,
- The D-SIBs are segregated into buckets based on their systemic importance scores, and subjected to a graded loss absorbency capital surcharge, depending on the buckets in which they are placed. A D-SIB in the **lower bucket** will attract a **lower capital charge,** and a D-SIB in the higher bucket will attract a higher capital charge. **Hence, option (b) is correct.**

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5. (b)

Explanation:

- Internationalisation of the rupee is a process that involves increasing use of the local currency in cross-border transactions.
- The dollar accounts for 88.3% of global foreign exchange market turnover, followed by the euro, Japanese Yen and Pound Sterling; the rupee accounts for **a mere 1.7%,** underlining the need for pushing the currency much farther **to get an international tag.**
- Use of Rupee in cross-border transactions **mitigates currency risk** for Indian business.
- Protection from currency volatility not only **reduces cost of doing business,** it also enables better growth of business, improving the chances for Indian business to grow globally.
- It **reduces the need for holding foreign exchange reserves.** While reserves help manage exchange rate volatility and project external stability, they impose a cost on the economy
- As far as the rupee is concerned, it is fully convertible in the current account, but partially in the capital account.

Hence, option (b) is correct.

6. (d)

Explanation:

- GM Mustard is a **Herbicide Tolerant** (HT) mustard variety that has undergone genetic modification. Herbicide tolerant crops are designed to tolerate specific broad-spectrum herbicides, which kill the surrounding weeds, but leave the cultivated crop intact. **Hence, statement (2) is NOT correct.**
- It has two alien genes —**"barnase" and "barstar"** -- isolated from a soil bacterium called Bacillus, **amyloliquefaciens.**
- It enables the breeding of high-yielding commercial mustard hybrids.
- At present, Cotton is the **only GM crop** allowed for cultivation in India. **Hence, statement (1) is NOT correct.**
- India produces only 8.5-9 million tonnes (mt) of edible oil annually while it imports 14-14.5 mt which entailed a record foreign exchange out go of USD 18.99 billion in the fiscal year ended March 31, 2022. Further, GM mustard would make **India self-reliant in oil production and help in saving forex.**

7. (b)

Explanation:

- Domestic tax **Base Erosion and Profit Shifting (BEPS)** due to multinational enterprises exploiting gaps and mismatches between different countries' tax systems affects all countries. Developing countries' higher reliance on corporate income tax means they suffer from BEPS disproportionately.
- Business operates internationally, so governments must act together to tackle BEPS and restore trust in domestic and international tax systems. **BEPS practices cost countries 100-240 billion USD in lost revenue annually,** which is equivalent to 4-10% of the global corporate income tax revenue.
- Working together in **the OECD/G20** Inclusive Framework on BEPS, **over 140 countries and jurisdictions are implementing 15 Actions** to tackle tax avoidance, improve the coherence of international tax rules, ensure a more transparent tax environment and address the tax challenges arising from the digitalisation of the economy.

Hence, option (b) is correct.

8. (a)

Explanation:

- Angel tax was introduced in the **2012** budget by the then finance minister Pranab Mukherjee to arrest laundering of funds. Misuse of the incentives given to the start-ups was the main factor that tempted the government to impose tax on fresh investments over fair price of shares.
- Technically, angel tax is **an income tax payable on capital raised by unlisted companies from investors (mostly angel investors) via issue of shares if the sold share price is excess of the fair market value of the shares. Hence, option (a) is correct.**
- The excess of share price over the fair market price and the amount raised is treated as income and taxed accordingly. The tax was applicable on angel investment that are supposed to make investment in start-ups, hence it is known as angel tax. Start-ups who received such capital have to pay the tax.

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- Practically, there is no tax which is statutorily known as angel tax. It is popularised as angel tax by the business community because such investment is usually a main fund mobilisation channel for start-ups that are mostly unlisted entities.

9. (d)

Explanation:

- The **National Monsoon Mission (NMM)** is a project launched in **2012** by the **Ministry of Earth Sciences (MoES).** The NMM's goal is to develop a powerful technique for forecasting monsoon rainfall. The NMM aims to create accurate forecasts for short, medium, and long ranges. **Hence, statement (1) is NOT correct.**
- The **overarching objectives of the Scheme** are as follows:
  - To conduct **R & D for improving forecast of weather, climate and other hazardous events in real-time** for delivery of a reliable weather and climate service. This requires
    - Augmentation of observations and their assimilation into weather and climate models.
    - Understanding the physical processes through field campaigns.
    - Developing and running of high-resolution models for giving forecast in all scales.
    - Translating science to service and delivery to society.
    - Improving and acquiring the required infrastructure. **Hence, statement (2) is NOT correct.**

10. (a)

Explanation:

- The **Amazon Fund** is a mechanism that was created in **2008** to raise donations for investments in preventing, monitoring, and **combating deforestation.** The fund also promotes the conservation and sustainable use of forests in the Amazon Biome. **Hence, statement (1) is correct and statement (2) is NOT correct.**
- The **Amazon Fund's main goal is to incentivize Brazil and other developing countries** with tropical rainforests to reduce greenhouse gas emissions and forest degradation. The fund supports projects in areas such as:
  - Public forest management and protected areas
  - Control and monitoring, as well as environmental inspection
  - Sustainable forestry management
  - Economic activities developed from the sustainable use of the forest
- The **Brazilian Development Bank (BNDES) manages the fund.** Norway and Germany provide the largest part of the fund's capital.

11. (b)

Explanation:

- **Nitrogen fixation is the conversion of atmospheric nitrogen gas (N2) into a form that plants can use.** The two factors among the given options that contribute to the process of nitrogen fixation in plants are:
  - **Bacteria:** Nitrogen-fixing bacteria, such as **Rhizobium and Azotobacter,** play a crucial role in converting atmospheric nitrogen into ammonia. These bacteria form symbiotic relationships with certain plants, helping them assimilate nitrogen.
  - **Atmospheric Lightning:** Atmospheric lightning **also contributes to nitrogen fixation by providing the energy needed to break the strong triple bond** in atmospheric nitrogen molecules (N2), allowing nitrogen to combine with oxygen and form nitrogen oxides, which can then dissolve in rainwater and reach the soil.
- **Viruses** and **industrial processes** do **not** directly contribute to nitrogen fixation in plants. **Hence, option (b) is correct.**

12. (b)

Explanation:

- **Directive Principles of State Policy:** The Directive Principles of State Policy in the Indian Constitution include principles related to environmental protection. For instance, **Article 48A directs the state to protect and improve the environment** and to safeguard forests and wildlife.
- **Fundamental Rights:** While the **Fundamental Rights do not explicitly mention environmental protection,** the judiciary has interpreted the right to life (Article 21) to include the right to a healthy environment in various judgments.

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- **Fundamental Duties:** The Fundamental Duties, as enshrined in Part IV-A of the Constitution, **explicitly include a duty under Article 51A(g)** for citizens to protect and improve the natural environment, including forests, lakes, rivers, and wildlife.
- **Preamble:** While i**t doesn't explicitly mention environmental protection,** the preamble lays down the foundation for the values that can encompass the importance of environmental sustainability. **Hence, option (b) is correct.**

13. (b)

Explanation:

- **Nagoya-Kuala Lumpur Supplementary Protocol** on Liability and Redress is **legally binding. Hence, statement (3) is NOT correct.**
- It's a supplementary agreement to the **Cartagena Protocol on Biosafety. Hence, statement (4) is correct.** The protocol was adopted on **October 15, 2010,** and entered into force on March 5, 2018. It currently has **48** Contracting Parties.
- The **protocol's objectives** are to:
  - Provide international rules and procedures for liability and redress relating to living modified organisms (LMOs). **Hence, statement (1) is correct.**
  - Contribute to the conservation and sustainable use of biodiversity.
  - Consider the dangers to human health.
- The **Nagoya Protocol is a supplementary agreement to the United Nations Convention on Biological Diversity (UNCBD).** It establishes an international benchmark that many countries use as the basis for their own regulations. **Hence, statement (2) is NOT correct.**

14. (d)

Explanation:

- In terms of **Section 45-IA** of the **RBI Act, 1934,** no Non-banking Financial company can commence or carry on business of a non-banking financial institution without obtaining a certificate of registration from the Bank and without having a Net Owned Funds of **₹25 lakhs** (₹ Two crore since April 1999).
- However, in terms of the powers given to the Bank, to obviate dual regulation, certain categories of NBFCs which are regulated by other regulators are **exempted from the requirement of registration with RBI** viz. Venture Capital Fund/Merchant Banking companies/ Stock broking companies registered with **SEBI,** Insurance Company holding a valid Certificate of Registration issued by **IRDA,** Nidhi companies as notified under Section 620A of **the Companies Act, 1956,** Chit companies as defined in clause (b) of Section 2 of **the Chit Funds Act, 1982,** Housing Finance Companies regulated by **National Housing Bank,** Stock Exchange or a Mutual Benefit company. **Hence, option (d) is correct.**

15. (c)

Explanation:

- A Non-Banking Financial Company (NBFC) is a company registered under the **Companies Act, 1956** engaged in the business of loans and advances, acquisition of shares/stocks/bonds/debentures/securities issued by Government or local authority or other marketable securities of a like nature, leasing, hire-purchase, insurance business, chit business but does **not** include any institution whose principal business is that of **agriculture activity**, **industrial activity, purchase or sale of any goods** (other than securities) or providing any services and sale/purchase/construction of immovable property.
- NBFCs lend and make investments and hence their activities are akin to that of banks; however there are a few differences as given below:
  - NBFC **cannot accept demand deposits. Hence, statement (1) is correct.**
  - NBFCs **do not** form part of the payment and settlement system and cannot issue cheques drawn on itself; **Hence, statement (2) is correct.**
  - The deposit insurance facility of Deposit Insurance and Credit Guarantee Corporation is **not** available to depositors of NBFCs, unlike in the case of banks. **Hence, statement (3) is correct.**

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16. (b)

Explanation:

Subsidiaries of the RBI

- The RBI fully owns some of the major institutions of monetary policy importance. It has a cent per cent shareholding in two important institutions among others:
  - Deposit Insurance and Credit Guarantee Corporation (DICGC) and Bharatiya Reserve Bank Note Mudran Private Limited (BRBNMPL). The fully owned subsidiaries of the RBI are:
  - Deposit Insurance and Credit Guarantee Corporation of India (DICGC),
  - Bharatiya Reserve Bank Note Mudran Private Limited (BRBNMPL),
  - Reserve Bank Information Technology Private Limited (ReBIT),
  - Indian Financial Technology and Allied Services (IFTAS), and
  - Reserve Bank Innovation Hub (RBIH).
- Earlier, the RBI had full ownership in **NHB and NABARD.** But in April 2019, the Government brought the entire shareholding in these institutions from the RBI. The Narasimham Committee in the early 1990s recommended that the RBI as a regulator should not own financial institutions.

Hence, option (b) is correct.

17. (b)

Explanation:

- The Call Money Market (CMM) is the market where **overnight loans** can be availed by banks to **meet liquidity**. Banks who seeks to avail liquidity approaches the call market as borrowers and the ones who have excess liquidity participate there as lenders. The CMM is functional from Monday to Friday. Banks can access CMM to meet their reserve requirements (CRR and SLR) or to cover a sudden shortfall in cash on any particular day. **Hence, statement (1) is correct.**
- Effectively, the Call Money Market is the main market-oriented mechanism to meet the liquidity requirements of banks.
- The call money is usually availed for **one day**. If the bank needs funds for more days, it can avail money through **notice market**. Here, the loan is provided from **two days to fourteen days.**
- Participants in the call money market are banks and related entities specified by the RBI. **Scheduled commercial banks** (excluding RRBs), **co-operative banks** (other than Land Development Banks) and **Primary Dealers** (PDs), are permitted to participate in call/notice money market both as borrowers and lenders. **As per the new regulations, Payment Banks** are also **allowed to participate in CMM** as both lenders and borrowers. **Hence, statement (2) is NOT correct.**
- Loans are availed through **auction/negotiation**. Dealing in call money is done through the electronic trading platform called **Negotiated Trading System**. This call money rate is an important variable for the RBI to assess the liquidity situation in the economy. The CMM is known as the most sensitive segment of the financial system. **Hence, statement (3) is correct.**

18. (d)

Explanation:

- Liquidity Adjustment Facility (LAF) is a liquidity support mechanism administered by the RBI by including several liquidity tools for managing liquidity in the financial system.
- The main tools of liquidity management under the LAF are **the Standing Deposit Facility** (SDF) and Variable Rate **Reverse Repo** for liquidity absorption and **Marginal Standing Facility** (MSF) and Variable Rate **Repo** for liquidity injection. The RBI prefers the more durable (14 day) variable rate repo (injection) and variable rate reverse repo (liquidity absorption) and considers these as the main instruments of LAF.

Hence, option (d) is correct.

19. (d)

Explanation:

- **Disinvestment** means sale or liquidation of assets by the government, usually Central and state public sector enterprises, projects, or other fixed assets.
- The **government undertakes disinvestment** to reduce the fiscal burden on the exchequer, or to raise money for meeting specific needs, such as to bridge the revenue shortfall from other regular sources.

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- **Strategic disinvestment** is the transfer of the **ownership** and **control** of a public sector entity to some other entity (mostly to a private sector entity). **Hence, option (d) is correct.**
- Unlike simple disinvestment, strategic sale implies a kind of privatization.
- The disinvestment commission defines strategic sale as the sale of a substantial portion of the Government shareholding of a central public sector enterprises (CPSE) of upto 50%, or such higher percentage as the competent authority may determine, along with transfer of management control.
- **Strategic disinvestment** in India has been guided by the basic economic principle that the **government should not be in the business to engage itself in manufacturing/producing goods and services in sectors** where competitive markets have come of age.

20. (c)

Explanation:

- Priority Sector means those sectors which the Government of India and Reserve Bank of India consider as important for the development of the basic needs of the country and are to be given priority over other sectors. The banks are mandated to encourage the growth of such sectors with adequate and timely credit.
- **Categories of Priority Sector:**
  - The categories of priority sector are as follows
  - Agriculture
  - Micro, Small and Medium Enterprises
  - Export Credit
  - Education
  - Housing
  - Social Infrastructure
  - Renewable Energy
  - Others
- Domestic scheduled commercial banks and foreign banks with 20 branches have a target of 40 per cent of Adjusted Net Bank Credit to Priority Sector Lending. **Hence, statement (1) is correct.**
- Self Help Groups come under Priority sector loans under Weaker Sections category. **Hence, statement (2) is correct.**

21. (b)

Explanation:

- A non-performing asset (NPA) shall be a loan or an advance where; interest and/ or instalment of principal remain overdue for a period of more than 90 days in respect of a term loan.
- In case of agricultural loan, when interest and/or instalment of principal remains overdue for two harvest seasons but for a period not exceeding two half years in the case of an advance granted for agricultural purposes, it is considered as NPA.
- Banks are required to classify non-performing assets further into the following three categories based on the period for which the asset has remained non-performing and the realisability of the dues:
  - Sub-standard Asset
  - Doubtful Assets
  - Loss Assets
- **Sub-standard Assets:** A sub-standard asset is one, which has remained **NPA for a period less than or equal to 18 months..**
- **Doubtful Assets:** An asset is to be classified as doubtful, if it has remained **NPA for a period exceeding 18 months**. **Hence, option (b) is correct.**
- **Loss Assets:** A loss asset is one where loss has been identified by the bank or internal or external auditors or the RBI inspection but the amount has not been written off wholly.

22. (a)

Explanation:

- The Basel Accords are a series of three sequential banking regulation agreements (Basel I, II, and III) set by the Basel Committee on Bank Supervision (BCBS).
- The Committee provides recommendations on banking and financial regulations, specifically, concerning capital risk, market risk, and operational risk. The accords ensure that **financial institutions have enough capital on account to absorb unexpected losses**.
- It is a requirement imposed upon the banks to maintain a certain amount of **free capital** to their risk-weighted assets called **Capital Adequacy Ratio** and Capital to risk weighted assets ratio. **Hence, option (a) is correct.**

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23. (b)

Explanation:

- Pradhan Mantri Jan-Dhan Yojana (PMJDY) is **the National Mission for Financial Inclusion** to ensure access to financial services, namely, basic savings & deposit accounts, remittance, credit, insurance, pension in an affordable manner. Under the scheme, a basic savings bank deposit (BSBD) account can be opened in any bank branch or Business Correspondent (Bank Mitra) outlet, by persons not having any other account. **Hence, statement (2) is correct.**

Benefits under PMJDY:

- One basic savings bank account is opened for unbanked people.
- There is **no requirement to maintain any minimum balance. Hence, statement (3) is NOT correct.**
- Interest is earned on the deposit in PMJDY accounts.
- **Rupay Debit card** is provided to PMJDY account holder.
- **Accident Insurance Cover** of **Rs.1 lakh** (enhanced to Rs. 2 lakh to new PMJDY accounts opened after 28.8.2018) is available with RuPay card issued to the PMJDY account holders. **Hence, statement (1) is NOT correct.**
- An **overdraft** (OD) facility up to Rs. 10,000 to eligible account holders is available. **Hence, statement (4) is correct.**
- PMJDY accounts are eligible for Direct Benefit Transfer (DBT), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Atal Pension Yojana (APY), Micro Units Development & Refinance Agency Bank (MUDRA) scheme.

24. (a)

Explanation:

- The GDP deflator, also called implicit price deflator, is a measure of inflation. It is the **ratio of the value of goods and services** an economy produces in a particular year at **current prices to that of prices that prevailed during the base year.**
- This ratio helps show the extent to which the increase in gross domestic product has happened on account of higher prices rather than an increase in output.
- Since the deflator covers the entire range of goods and services produced in the economy — as against the limited commodity baskets for the wholesale or consumer price indices — it is seen as a **more comprehensive measure of inflation.**
- The formula to find the GDP price deflator:
  - **GDP price deflator = (nominal GDP ÷ real GDP) × 100**
- A consumer price index (CPI) measures changes over time in the general level of prices of goods and services that households acquire for the purpose of consumption.
- However, since CPI is based on only a basket of selected goods and is calculated on prices included in it, it does not capture inflation across the economy as a whole.
- The wholesale price index basket has no representation of the services sector and all the constituents are only goods whose prices are captured at the wholesale/ producer level.

Hence, option (a) is correct.

25. (d)

Explanation:

- The non-accelerating inflation rate of unemployment (NAIRU) is the **lowest level of unemployment** that can occur in the economy before **inflation starts to inch higher**.
- When unemployment is at the NAIRU level, inflation is steady; when unemployment rises, inflation decreases; when unemployment drops, inflation increases.
- With no set formula to determine NAIRU, the Federal Reserve has historically used statistical models to put the NAIRU level somewhere between 5% and 6% unemployment.
- Assessing the NAIRU level amid its inquiry into inflation and unemployment helps the Federal Reserve in its goal to both achieve maximum employment and price stability.
- **On the downside:** NAIRU does not account for the variety of factors that impact unemployment, besides inflation. Also, the historical connection between inflation and unemployment can break down, rendering NAIRU less effective.

Hence, option (d) is correct.

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26. (c)

Explanation:

- **Investment in the economy is boosted:** When inflation is moderate, businesses may invest more in their operations to try to keep up with rising prices or to take advantage of increased consumer spending.
- **Borrowers' benefits:** During inflation, borrowers who have fixed-rate loans can benefit because they are paying back loans with money that is less valuable due to inflation.
- **Holding money: Inflation** erodes the purchasing power of money over time. So, holding onto cash means its value **diminishes** as prices rise.
- **Taxpayers lose:** Inflation can cause taxpayers to lose in various ways. If wages don't keep up with inflation, individuals may be pushed into higher tax brackets despite not experiencing real income growth. Also, inflation may reduce the real value of deductions and credits. Therefore, this statement is often true.

Hence, option (c) is correct.

27. (b)

Explanation:

- The **69th Amendment** of the Constitution in 1991 gave the National Capital of Delhi special status with its own democratically elected government and legislative assembly.
- Insertion of new **Articles 239AA** and **239AB** after Article 239A of the Constitution.
- The Legislative Assembly shall have power to enumerate anything in the State List or in the Concurrent List in so far as any such matter is applicable to Union territories.
- Provided that in the case of difference of opinion between the Lieutenant Governor (L-G) and his Ministers on any matter, the Lieutenant Governor shall refer it to the **President** for decision and act according to the decision given thereon by the President.
- **Public order, Police and Land in the NCT of Delhi** fall within the domain of **Union Government. Hence, statement (2) is correct.**

Difference between LG power in Delhi and Puducherry:

- The **LG of Delhi** enjoys greater powers than the LG of Puducherry. **Hence, statement (1) is NOT correct.**
- The LG of Delhi has "**Executive Functions**" that allow him to exercise his powers in matters connected to "public order, police and land "in consultation with the **Chief Minister**, if it is so provided under any order issued by the President under Article 239 of the Constitution".
- LG of Delhi is also guided by the **GNCTD (Amendment) Act 2021**, and the Transaction of Business of the Government of National Capital Territory of Delhi Rules, 1993, the LG of Puducherry is guided mostly by the Government of Union Territories Act, 1963.
- **Articles 239** and **239AA** of the Constitution, as well as the GNCTD (Amendment) Act 2021, clearly underline that Delhi is a UT, where the **Centre has a much more prominent role than in Puducherry**.

28. (b)

Explanation:

Aspirational Block Programme (ABP)

- **Coverage:** The programme has been launched for covering **500 blocks across 31 states** and Union Territories initially. **Hence, statement (1) is NOT correct.**
- Over half of these blocks are in **6** states—Uttar Pradesh, Bihar, Madhya Pradesh, Jharkhand, Odisha and West Bengal (in decreasing order).
- **Aim:** It mainly aims at saturation of essential government services across multiple domains such as health, nutrition, education, agriculture, water resources, financial inclusion, skill development, and basic infrastructure. **Hence, statement (2) is correct.**
- **Key indicators:** Government has identified **15** key socio-economic indicators (KSIs) under such multiple domains.
- States have the flexibility to include additional state specific KSIs to address local challenges.
- **Periodic rankings:** The KSIs will be tracked on a real-time basis and periodic rankings will be released across key thematic areas to foster a healthy and dynamic competition among the blocks.
- **Focus of programme:** This transformational programme focuses on improving governance to enhance the quality of life of citizens in the most difficult and underdeveloped blocks of India by converging existing schemes, defining outcomes, and monitoring them on a constant basis.

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29. (a)

Explanation:

- The **Mayor** in the Municipal Corporation is usually chosen through **indirect election** by the councillors from among themselves. **Hence, statement (1) is correct.**
- **Councillors** act by committee, the most powerful being the **Standing Committee** with its role of the steering committee exercising executive, supervisory, financial, and personnel powers.
- The **Municipal Commissioner is the chief Executive Officer** and head of the executive arm of the Municipal Corporation. **Hence, statement (2) is NOT correct.**
- All executive powers are vested in the **Municipal Commissioner**.
- The 1992 Act provides for elected and nominated councillors.
- **Nominated councillors** are to be chosen by the elected councillors for their special knowledge or experience in municipal administration.
- Today, six states – **Uttarakhand, Chhattisgarh, Jharkhand, Madhya Pradesh, Uttar Pradesh**, and **Tamil Nadu** – have mayors who are elected directly.

30. (c)

Explanation:

- To be appointed as a judge of the Supreme Court of India, an individual must meet the following qualifications, as specified in the Constitution of India:
- **Citizenship:** The candidate must be a citizen of India.
- **Judicial Experience:** The candidate should have served as a judge of a High Court for at least five years.
- **Advocate Qualification:** If the candidate is an advocate, they should be recognized as an advocate by the High Court for at least ten years.
- **Distinguished Jurist:** In the case of appointing a person as a judge who is not already a judge of a High Court, the President may consult with the Chief Justice of India and other judges of the Supreme Court as well as the Chief Justices of High Courts to determine whether the person is a distinguished jurist in the opinion of the President.
- **Age:** The Constitution has not prescribed a minimum age for appointment as a judge of the Supreme Court. **Hence, statement (1) is NOT correct.**
- The Constitution makes the provision that judges hold office until they attain the age of 65 years. Any question regarding age is to be determined by such authority and in such manner as provided by Parliament. **Hence, statement (2) is NOT correct.**
- So, the Constitution has not fixed the tenure of a judge of the Supreme Court.

31. (d)

Explanation:

- The Delimitation Commission is not a permanent constitutional body. It is constituted by the President of India as and when necessary, typically after each Census, to redraw the electoral constituencies. It is not a continuous or permanent body.
- The recommendations of the Delimitation Commission are not automatically enacted. They require parliamentary approval in the form of a Delimitation Act. These recommendations are placed before Parliament, and if approved, they become law.
- The Delimitation Commission does consider demographic changes and shifts in population distribution when redrawing electoral constituencies.
- The Delimitation Commission is a very powerful and independent body whose orders can not be challenged in a court of law. **Hence, option (d) is correct**.

32. (b)

Explanation:

- The Chief Justice of India is appointed by the President of India, but the recommendation comes from the outgoing Chief Justice of India through a consultation process consisting of collegium of judges and not the Prime Minister. **Hence, statement (1) is NOT correct.**
- The Supreme Court of India is the final court of appeal in civil and criminal matters. **Hence, statement (2) is correct.**
- The Supreme Court indeed has both original and appellate jurisdiction.
- It has original jurisdiction in cases involving disputes between the Union government and one or more states, and in certain other cases of federal importance. **Hence, statement (3) is correct.**

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- It also serves as the highest appellate court in the country.
- The retirement age for a judge of the Supreme Court of India is 65 years, not 62 years. **Hence, statement (4) is NOT correct.**

33. (b)

Explanation:

- A ***dakhma*** also known as a **Tower of Silence,** is a circular, raised structure built by Zoroastrians for excarnation (that is, the exposure of human corpses to the elements for decomposition), to avert contamination of the soil and other natural elements by the dead bodies.
- Carrion birds, usually vultures and other scavengers, consume the flesh. Skeletal remains are gathered into a central pit where further weathering and continued breakdown occurs.
- It is a collaborative initiative to save the three species of vultures, the White-backed, Long-billed and Slender-billed, from looming extinction.

Hence, option (b) is correct.

34. (a)

Explanation:

- Nano Urea is a Nano-fertilizers that contains nano nitrogen particles of size range **20-50 nm** dispersed in water. **Hence, statement (1) is correct.**
- **Ministry of Agriculture & Farmers Welfare** has notified Nano Urea as nano fertilizer in 2021 under Fertilizer Control Order (FCO), 1985. **Hence, statement (2) is NOT correct.**
- FCO, 1985 under the Essential Commodities Act, 1955 lays down as to what substances qualify for use as fertilizers in the soil.
- It also mentions product-wise specifications, methods for sampling and analysis of fertilizers, procedure for obtaining license/registration, etc.
- **Developed by:** Nano fertilizer has been developed indigenously for the first time in the world at Indian Farmers Fertiliser Cooperative Limited **(IFFCO - Nano Biotechnology Research Centre** (NBRC) Kalol, Gujarat through a proprietary patented technology.
- **Nitrogen concentration:** Total nitrogen concentration in one bottle of Nano Urea (liquid) is **4 %** (40,000 ppm).

35. (b)

Explanation:

- Country's first Marine Spatial Planning (MSP) framework was launched in **Puducherry**. **Hence, statement (1) is NOT correct.**
- MSP Framework, part of a pact under **Indo-Norway Integrated Ocean Initiative**, was launched to balance growth alongside sustainable management of ocean resources and coastal environment preservation. **Hence, statement (3) is correct.**
- Framework is a collaboration between **Norwegian Environment Agency, Ministry of Earth Sciences, National Centre for Coastal Research and Union Territory of Puducherry. Hence, statement (2) is correct.**
- MSP is a process of analysing and allocating spatial and temporal distribution of human activities in marine areas to achieve ecological, economic, and social objectives.

36. (b)

Explanation:

- Red Sanders is a flora-species that is **endemic** to a distinct tract of forests in **Eastern Ghats region** of Andhra Pradesh and fall under **'endangered list**' in the International Union for Conservation of Nature (IUCN) Red List. Red Sanders is also listed in **Appendix-II** of the Convention on International Trade in Endangered Species of Wildlife Fauna and Flora **(CITES).**
- Its rich hue and therapeutic properties are responsible for its high demand across Asia, particularly China, for use in cosmetics, medicinal products and high-end furniture/woodcraft. **Hence, statement (1) is NOT correct**
- It is a very slow-growing tree species that attains maturity after **25 – 40 years.**
- It is **fire-hardy and resistant to droughts. Hence, statement (2) is correct.**
- It is locally known as Yerra Chandanam, Rakta Chandanam.
- It is exploited for the extraction of Santalin (a red pigment used as dye and colorant in food), medicine, cosmetics.
- It is also a good raw material for musical instruments and luxury furniture. **Hence, statement (3) is correct.**

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- The export of Red Sanders from India is prohibited under Foreign Trade Policy.
- **Operation Rakth Chandan** is associated with red sanders.

37. (a)

Explanation:

- The United Nations declared 2024 the International Year of Camelids (IYC 2024). The Year will highlight how camelids are key to the livelihoods of millions of households in hostile environments across over 90 countries, particularly Indigenous Peoples and local communities.
- From alpacas to Bactrian camels, dromedaries, guanacos, llamas, and vicuñas, camelids contribute to **food security**, **nutrition** and **economic growth** as well as holding a strong **cultural** and **social significance** for communities across the world.
- Camelids play an important role in advancing the **Sustainable Development Goals** (SDGs) related to the fight against hunger, the eradication of extreme poverty, the empowerment of women and the sustainable use of terrestrial ecosystems. From providing milk, meat and fibre for communities to transport for products and people, and organic fertilizer, camelids thrive where other livestock species cannot survive.
- The International Year of Camelids 2024 aims to build awareness of the untapped potential of camelids and to call for increased investment in the camelid sector, advocating for greater research, capacity development and the use of innovative practices and technologies.

Hence, option (a) is correct.

38. (a)

Explanation:

- E-Santa (**Electronic Solution for Augmenting NaCSA farmers' Trade in Aquaculture**): E Santa is an **e-Commerce** platform launched by MPEDA for facilitating direct trade between small and marginal aqua farmers and the exporters by avoiding middleman effectively.
- The **Marine Products Export Development Authority (MPEDA)** likely plays a significant role in the development, regulation, and promotion of eSanta. This may involve setting standards, ensuring compliance, and potentially providing support services to users of the platform.
- eSanta serves as a virtual marketplace where aqua farmers can showcase their products, and exporters can discover and engage with these farmers directly. This direct interaction can lead to more transparent and efficient trade practices.
- Small and marginal aqua farmers, who traditionally face challenges in reaching global markets, benefit from the platform by gaining direct access to exporters.

Hence, option (a) is correct.

39. (d)

Explanation:

- Sea level rise (SLR) is an **increase in the level** of the **world's oceans** due to the effects of climate change, especially **global warming**, induced by **three primary factors:** Thermal Expansion, Melting Glaciers and Loss of Greenland and Antarctica's ice sheets.
- Sea level is primarily measured using tide stations and satellite laser altimeters.
- The causes are **Global warming, melting of ice sheets, glaciers,** changes in net storage of terrestrial freshwater, **natural factors** such as **tectonic movements** like Volcanic eruption and Tsunami and **changes in ocean currents e.g. Warm currents at coast.**

Consequences of SLR:

- **Coastal Flooding:** Globally, eight of the **world's 10 largest cities** are near a coast, which is threatened by coastal flooding.
- **Destruction of Coastal Biodiversity:** SLR can cause **destructive erosion**, wetland flooding, aquifer and agricultural soil contamination with salt, and lost habitat for biodiversity.
- **Dangerous Storm Surges:** Higher sea levels are coinciding with more dangerous hurricanes and typhoons leading to loss of life and property.

Hence, option (d) is correct.

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40. (c)

Explanation:

- Glacial lakes are large bodies of water that sit in front of, on top of, or beneath a melting glacier. **Hence, statement (1) is correct.**
- They are mostly dammed by unstable ice or sediment composed of loose rock and debris. **Hence, statement (2) is correct.**
- As they grow larger in size, they become more dangerous because glacial lakes are mostly dammed by unstable ice or sediment composed of loose rock and debris.
- Due to global warming glaciers are retreating and glacier lakes are expanding in the size and numbers.
  - A glacial lake outburst flood (GLOF) is a type of catastrophic flood that occurs when the **dam containing a glacial lake fails**, releasing a large volume of water.
  - This type of flood is **typically caused by rapid melting of glaciers or the buildup of water** in the lake due to heavy precipitation or the inflow of meltwater.
  - In February 2021, **Chamoli district in Uttarakhand witnessed flash floods** which are **suspected to have been caused by GLOFs.**
  - These floods can be triggered by a number of factors, including **changes in the volume of the glacier,** changes in the **water level of the lake, and earthquakes.**
  - According to **NDMA (National Disaster Management Authority), glacial retreat due to climate change** occurring in most parts of the **Hindu Kush Himalayas** has given rise to the formation of numerous new glacial lakes, which are the major cause of GLOFs.

41. (c)

Explanation:

- One important element of the Kyoto Protocol was the establishment of flexible market mechanisms, which are based on the trade of emissions permits.
- Under the Protocol, countries must meet their targets primarily through national measures. However, the Protocol also offers them an additional means to meet their targets by way of three market-based mechanisms:
  - **International Emissions Trading**
  - **Clean development mechanism**
  - **Joint implementation**
- These mechanisms ideally encourage GHG abatement to start where it is most cost-effective, for example, in the developing world. It does not matter where emissions are reduced, as long as they are removed from the atmosphere.
- This has the parallel benefits of stimulating green investment in developing countries and including the private sector in this endeavour to cut and hold steady GHG emissions at a safe level.
- It also makes leap-frogging—that is, the possibility of skipping the use of older, dirtier technology for newer, cleaner infrastructure and systems, with obvious longer-term benefits—more economical. **Hence, option (c) is correct.**

42. (c)

Explanation:

- ECO Mark Scheme was instituted by the Government of India for labelling of environment friendly products. **Hence, statement (1) is correct.**
- The Scheme is being administered by the **Bureau of Indian Standards**. **Hence, statement (2) is correct.**
- The Scheme covers various product categories like Soaps and Detergents, Paints, Food Items, Lubricating Oils, Packing/Packaging Materials, Architectural Paints and Powder Coatings, Batteries, Electrical and Electronic Goods etc.
- The presence of **ECO Logo along with ISI Mark** on a product indicates that the product meets certain Environmental criteria along with the Quality requirements as specified in the relevant Indian Standard.
- For implementation of the Scheme, BIS is responsible for the following functions:
  - Renewal, Suspension and Cancellation of the License
  - Undertaking Inspections and taking Samples for analysis of any material or substance in relation to which the ECO Mark has been used.

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43. (b)

Explanation:

- The **Forest Carbon Partnership Facility (FCPF)** is a global partnership of governments, businesses, civil society, and indigenous peoples focused on reducing emissions from deforestation and forest degradation, forest carbon stock conservation, the sustainable management of forests, and the enhancement of forest carbon stocks in developing countries, activities commonly referred to **as REDD+. Hence, statement (1) is correct.**
- Launched in **2008**, the FCPF works with **47 developing countries** across Africa, Asia, Latin America and the Caribbean, along with 17 donors that have made contributions and commitments totaling $1.3 billion. **Hence, statement (2) is correct.**
- The FCPF supports REDD+ efforts through two separate but complementary funds:
- The FCPF Readiness Fund helps countries set up the building blocks to implement REDD+. This includes designing national REDD+ strategies, developing reference emission levels, designing measurement, reporting, and verification systems and setting up national REDD+ management arrangements, including proper environmental and social safeguards.
- The FCPF Carbon Fund pilots results-based payments to countries that have advanced through REDD+ readiness and implementation and have achieved verifiable emission reductions in their forest and broader land-use sectors.
- The FCPF is administered by the **World bank**. **Hence, statement (3) is NOT correct.**
- **Financing Instruments:** Loans, Grants, Technical Assistance

44. (b)

Explanation:

- Global Climate Change Alliance (GCCA+) is a **European Union** initiative. **Hence, statement (1) is NOT correct.**
- It helps vulnerable countries on the front line of climate change.
- GCCA+ initiatives help mainly **Small Islands Developing States (SIDS)** and **Least Developed Countries (LDCs)** increase their resilience to climate change. **Hence, statement (2) is correct.**
- It also supports these group of countries in implementing their commitments resulting from the **2015 Paris Agreement** on Climate Change (COP21).

45. (a)

Explanation:

- Dibru-Saikhowa is a **National Park as well as a Biosphere Reserve** situated in the south bank of the river **Brahmaputra in Assam. Hence, statement (1) is correct.**
- Dibru-Saikhowa is a biosphere reserve in India's 18 biosphere reserves but not designated under Man and biosphere programme of UNESCO. **Hence, statement (2) is NOT correct.**
- The forest type of Dibru-Saikhowa comprises **semi-evergreen forests, deciduous forests, littoral and swamp forests and patches of wet evergreen forests.**
- It is the **largest swamp forest in north-eastern India.**
- It is an **identified Important Bird Area (IBA),** notified by the **Birdlife International**. It is most famous for the rare white-winged wood ducks as well as feral horses.
- Mammals found in the park include **Tiger**, Elephant, Leopard, Jungle Cat, Bears, Small Indian Civet, Squirrels, **Gangetic Dolphin**, **Hoolock Gibbon**, etc.
- **Maguri Motapung wetland** is a part of the Reserve.

46. (d)

Explanation

- The **BioCarbon Fund Initiative for Sustainable Forest Landscapes** (ISFL) is a multilateral fund, supported by donor governments and managed by the **World Bank.**
- It promotes reducing greenhouse gas emissions from the land sector, including efforts to reduce deforestation and forest degradation in developing countries (REDD+), sustainable agriculture, as well as smarter land-use planning, policies and practices.
- The ISFL currently supports programs in Colombia, Ethiopia, Indonesia, Mexico, and Zambia. These large-scale programs are pioneering work that enables countries and the private sector to adopt changes in the way farmers work on the ground, as well as informing policies made at the international level.

Hence, option (d) is correct.

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47. (d)

Explanation:

- **Pralay' is India's first conventional quasi-ballistic missile** and is an answer to any conventional missile attack from northern or western borders.
- Pralay is an indigenous **shortrange ballistic surface-to-surface** missile. A **quasi-ballistic missile has a low trajectory**, and while it is largely ballistic, it can maneuver in flight. **Hence, statement (1) is NOT correct.**
- Ballistic missiles are initially powered by a rocket or series of rockets in stages, but then follow an unpowered trajectory that arches upwards before descending to reach its intended target at high speed.
- It can **carry a conventional warhead of about 350 kg to 700 kg**, which gives it a deadly punitive capability. **Hence, statement (2) is NOT correct.**
- It will completely change the tactical battlefield dynamics and India will have two conventional missiles with long range.
- The BrahMos is a cruise option and pralay is the ballistic option. **Hence, statement (3) is NOT correct.**

48. (c)

Explanation:

- The **Cabinet Committee on Economic Affairs** approved the proposal of the **Ministry of Information and Broadcasting** regarding the **Central Sector Scheme** "Broadcasting Infrastructure and Network Development" (BIND) Scheme with an outlay of Rs.2,539.61 crore up to 2025-26. **Hence, statement (1) is correct.**
- It is a **scheme for providing financial support to Prasar Bharti.** It will widen Prasar Bharati's reach, including in the LWE (Left Wing Extremism), border and strategic areas and provide high quality content to the viewers. **Hence, statement (2) is correct.**
- It will increase coverage of AIR FM (frequency modulation) transmitters in the country to 66% by geographical area and 80% by population, up from 59% and 68% respectively.
- The Scheme also envisages free distribution of over 8 lakh DD Free Dish STBs (Set Top Box) to people living in remote, tribal, LWE and border areas.

49. (b)

Explanation:

- **National Geospatial Policy 2022** is a citizen-centric policy based on Geo-Spatial technology, which seeks to strengthen the Geospatial sector to support national development, economic prosperity and a thriving information economy.
- The **policy is aimed to set up high resolution topographical survey and mapping**, with a high-accuracy Digital Elevation Model (DEM) by 2030.
- The **Ministry of Science and Technology** has notified a **National Geospatial Policy (NGP) 2022**, with the goal of making India a world leader in the Global Geospatial Sector. **Hence, option (b) is correct.**
- India's geospatial economy is expected to cross Rs 63,000 crore by 2025 at a growth rate of **12.8%** and to provide employment to more than 10 lakh people.

50. (a)

Expalnation:

- The **Atomic Energy Regulatory Board was constituted on November 15, 1983**, by the President of India by exercising the **powers conferred by the Atomic Energy Act, 1962** to carry out certain regulatory and safety functions under the Act.
- The regulatory authority of AERB is derived from the rules and notifications promulgated under the **Atomic Energy Act and the Environment (Protection) Act, 1986. Hence, statement (1) is correct.**
- The total number of members including the Chairman and Member-Secretary **shall not exceed five.** The Board shall be responsible to the Atomic Energy Commission. **Hence, statement (2) is NOT correct.**
- The **Board shall consist of full time and part time members**. The Board shall have a full time Chairman and a full time Member-Secretary.

51. (d)

Explanation:

- **Following are the leading causes for India's rising trade deficit with respect to China**
  - **Growing imports:** This factor can contribute to a trade deficit if a country is importing more than it is exporting. For many finished and intermediate goods like electrical machinery, India is heavily dependent over China.

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- **Low-value exports:** If a country is exporting products with low value, it may not generate enough revenue to offset the cost of imports. India's export to China mainly includes primary goods such as iron ore etc. which have very less monetary value.
- **Dumping of products:** Dumping, which involves selling goods in another country at prices below production costs, can contribute to a trade deficit for the importing country. China has used the policy of dumping goods in Indian market at low cost
- **Restricted market access:** Limited market access may hinder a country's ability to increase its exports, contributing to a trade deficit. China imposes tax barrier and non-tax barrier for high potential export sector of India such as pharmaceuticals, IT etc.
- **Fluctuating exchange rate policy:** Exchange rate fluctuations can impact the competitiveness of a country's exports and imports, affecting the trade balance. China, often revalued its domestic currency in relation to dollar, which makes export expensive for India. **Hence, option (d) is correct.**

52. (b)

Explanation:

- **India is indeed one of the largest contributors of troops to UN peacekeeping missions.**
- Over the years, **India has consistently demonstrated its commitment to international peace and security** by actively participating in various UN peacekeeping operations across the globe. **Hence, statement (1) is correct.**
- In 2007, India became the first country to deploy an all-women contingent to a UN peacekeeping mission.
- The **Formed Police Unit in Liberia** provided 24-hour guard duty, conducted night patrols in the capital Monrovia, and helped to build the capacity of the Liberian police. **Hence, statement (2) is correct.**
- India's involvement in **UN peacekeeping missions** has been primarily through the deployment of military personnel.
- While India has contributed significantly to the military component of these missions, it has traditionally played an important role in civilian aspects as well.
- **Indian Peacekeepers provide many services such as medical care, veterinary support, and engineering services** to the communities. **Hence, statement (3) is NOT correct.**

53. (b)

Explanation:

- The **annual summit** meetings between **India and Russia** serve as a pivotal platform for both nations to discuss and strengthen their multifaceted relationship.
- These summits encompass a wide range of topics, including economic cooperation, defense collaboration, strategic partnerships, and cultural exchanges.
- The **regularity of these high-level engagements** underscores the significance both countries place on maintaining strong diplomatic ties. **Hence, statement (1) is correct.**
- The **BrahMos Aerospace** joint venture is a symbol of successful **Indo-Russian collaboration** in the defence and technology sectors.
- The **joint venture has developed the BrahMos missile**, which stands out for its supersonic speed and precision. **Hence, statement (2) is correct.**
- India and Russia have a longstanding nuclear cooperation dating back to the Soviet era. The collaboration includes the construction of the **Kudankulam Nuclear Power Plant** in India.
- Both nations have inked agreements on nuclear energy, technology transfer, and fuel supply, cementing a strategic partnership in the peaceful use of nuclear energy. **India and Russia have signed a tripartite pact with Bangladesh** for civil nuclear cooperation. **Hence, statement (3) is NOT correct.**

54. (a)

Explanation:

- The **"Chip 4" or "Fab 4"** alliance includes **four of the world's top producers of semiconductors: the U.S., Japan, Taiwan, and Korea.**
- It represents more than **70 percent of the value** of the **global semiconductor industry**.
- It is intended to **cooperate on policy implementation** that would **support sustainable semiconductor manufacturing** in the member states' home countries.

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- **Goals**:
  - Support industry efforts to **diversify their manufacturing base** in semiconductor production.
  - **Protect the Intellectual Property (IP) of companies** in member countries.
  - **Develop policies** regarding the **export of the most advanced semiconductors** and equipment. **Hence, option (a) is correct.**

55. (a)

Explanation:

- The **Inclusive Forum on Carbon Mitigation Approaches (IFCMA)** is the **Organization for Economic Cooperation and Development OECD's** flagship initiative. **Hence, statement (2) is NOT correct.**
- It is designed to **help optimize the global impact of emissions reduction** efforts around the world through better data and information sharing, evidence-based mutual learning and inclusive multilateral dialogue. **Hence, statement (1) is correct.**
- It brings together all relevant policy perspectives from a diverse range of countries from around the world, participating on an equal footing basis, to take stock of and consider the effectiveness of different carbon mitigation approaches.
- By taking stock of different carbon mitigation approaches, **mapping policies to the emissions they cover, and estimating their comparative impact in terms of emissions reductions,** the IFCMA is enhancing understanding of the comparative impact of the full spectrum of carbon mitigation approaches deployed around the world and their combined global impact.

56. (b)

Explanation:

- Afghanistan, officially the **Islamic Republic of Afghanistan**, a mountainous landlocked country in southern Central Asia.
- It borders **Tajikistan**, **Turkmenistan**, and **Uzbekistan** to the **north**, **Iran** to the **west**, **Pakistan** to the **east** and **south**. It has a small border section with **China** and **India** (disputed because it's in Pakistan-occupied Kashmir) to the northeast. **Hence, option (b) is correct.**

57. (b)

Explanation:

- The **industrial revolution unfolded in a series of transformative stages**, each marking a significant advancement in manufacturing processes.
- Initially, **mechanization of manufacturing** emerged as a pivotal development during the **late 18th century**. This phase involved the widespread adoption of machinery, powered by water or steam, to replace manual labour and increase production efficiency.
- Subsequently, **mass production** became prevalent in the **late 19th and early 20th centuries**, characterized by the assembly line and **standardized production methods**.
- This approach allowed for the rapid and cost-effective manufacturing of goods on a large scale, fundamentally altering the economic landscape.
- The third stage, **automated production**, signifies the **integration of advanced technologies**, such as computer systems and robotics, into manufacturing processes.
- This phase gained prominence in the mid to **late 20th century**, further enhancing productivity and precision.
- **Finally**, the **smart factory** represents the contemporary era, where **interconnected digital technologies**, the Internet of Things (IoT), and artificial intelligence converge to create highly automated and intelligent production systems.

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- This latest phase optimizes manufacturing through real-time data analysis, predictive maintenance, and adaptive production processes. **Hence, option (b) is correct.**

58. (c)

Explanation:

- **Generative Artificial Intelligence** (AI) involves the creation of **new and original content**, distinguishing it from other AI subsets that primarily analyse or process existing data.
- Generative AI is **designed to exhibit creativity** by generating content such as images, text, or music autonomously. This capability is particularly evident in applications like c**reative writing, artistic endeavours, and content generation**. **Hence, statement (1) is correct.**
- Generative AI models often leverage **neural networks**, including architectures such as recurrent neural networks (RNNs) and convolutional neural networks (CNNs).
- These networks enable the model to learn patterns and relationships within data, facilitating the generation of diverse and contextually relevant outputs. **Hence, statement (2) is correct.**
- GPT-3, or Generative Pre-trained Transformer 3, is an exemplary generative AI model developed by OpenAI.

59. (b)

Explanation:

- **Quantum coherence** refers to the ability of a **quantum state to persist in entanglement** (a quantum correlation between particles) and superposition (existing in multiple states simultaneously) despite interactions with the **external** environment. **Hence, statement (1) is correct.**
- This resilience is essential for harnessing quantum phenomena in applications like quantum computing.
- Quantum coherence involves the coherent interference of quantum waves, allowing them to combine and form a single, coherent state. **Hence, statement (2) is correct.**
- This interference is a quantum analogue of the classical wave interference phenomenon but with distinct quantum properties.
- Quantum coherence primarily pertains to **wave-like properties** rather than asserting that all objects have particle-like properties. **Hence, statement (3) is NOT correct.**
- **Spin-photon interfaces** are elementary building blocks for quantum networks that allow converting stationary quantum information (such as the quantum state of an ion or a solid-state spin qubit) into light (namely photons) that can be distributed over large distances.

60. (a)

Explanation:

- **The BharOS is an Indian government-funded project** to develop a free and open-source **operating system (OS)** for use in government and public systems. It does not ship with Google services. **Hence, statement (1) is correct.**
- It is, an **indigenous operating system** developed by the Indian **Institute of Technology, Madras (IITM). Hence, statement (2) is NOT correct.**
- It is a new mobile operating system, focused on privacy and security.
- It provides access to trusted apps from organization-specific **Private App Store Services (PASS).**
- A PASS provides access to a curated list of apps that have been thoroughly vetted and have met certain security and privacy standards of organizations.
- This means users can be confident that the apps they are installing are safe to use and have been checked for any potential security vulnerabilities or privacy concerns.
- It offers **"Native Over The Air" (NOTA)** updates that can help to keep the devices secure. NOTA updates are automatically downloaded and installed on the device, without the need for the user to manually initiate the process.
- This ensures that the device is always running the latest operating system version, including the latest security patches and bug fixes.

61. (b)

Explanation:

- The **Archaeological Survey of India (ASI)** is indeed the **apex organization** entrusted with the crucial tasks of archaeological research and safeguarding the cultural heritage sites in India. **Hence, statement (1) is correct.**

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- **Established in 1861** during the British colonial era, the ASI predates India's independence, attesting to its long-standing role in preserving the nation's historical legacy. **Hence, statement (3) is correct.**
- It was founded by **Alexander Cunningham-** the **first Director-General of ASI. Alexander Cunningham** is also known as the **"Father of Indian Archaeology".**
- The ASI does not fall under the administrative domain of the Ministry of Tourism.
- Instead, it operates within the purview of the **Ministry of Culture**. **Hence, statement (2) is NOT correct.**
- The ASI plays a pivotal role in exploring, excavating, conserving, and restoring historical sites and monuments.
- Its efforts extend to raising awareness about India's diverse cultural heritage and ensuring that future generations can appreciate the country's historical legacy.

62. (b)

Explanation:

- **Sammed Shikhar** and **Shetrunjay Hills** hold great significance in **Jainism** and are prominent pilgrimage site in India. **Hence, statement (b) is correct.**
- **Sammed or Sammet Shikharji**, is a holy place in the **Jharkhand's Giridih district**.
- The highest mountain in the state of Jharkhand, **Parasnath Hill, is where it is situated**.
- Both **Digambara and Svetambara** consider it to be the **most significant Jain Tirtha (pilgrimage destination)**, as it is the location **where twenty of the twenty-four Jain tirthankaras**, together with numerous other monks, obtained Moksha.
- Pilgrims undertake an annual journey, known as the "Sammed Shikhar Yatra," to seek spiritual enlightenment.

63. (c)

Explanation:

- **Maharishi Dayanand Saraswati,** a prominent 19th-century Indian religious and social reformer, left an indelible mark with his teachings and initiatives. His views on religion, politics, and society were published in **Satyarth Prakash**.
- This seminal work, meaning "**The Light of Truth**," encapsulates his thoughts on various subjects, providing insights into his vision for a reformed and righteous society. **Hence, statement (1) is correct.**
- Maharishi Dayanand Saraswati staunchly believed in the supremacy of the Vedas and advocated a return to Vedic principles. **Hence, statement (2) is correct.**
- He founded the **Arya Samaj in 1875,** a socio-religious movement aimed at promoting monotheism and the values enshrined in the Vedas.
- The **Arya Samaj** sought to eradicate social evils and uphold principles such as truthfulness and righteousness.
- The **Shuddhi movement,** launched as part of the broader Arya Samaj agenda, focused on the reconversion of individuals who had converted to other religions back to Hinduism.
- Maharishi Dayanand Saraswati believed in the purification and preservation of Hinduism based on Vedic tenets. **Hence, statement (3) is correct.**

64. (d)

Explanation:

- **Archaeological Survey of India (ASI)** has submitted a detailed **report on the findings during the first two phases** of the digging at the **Sangam era site** and their significance.
- Also, **the Keeladi Site Museum** is coming up in **Sivaganga** that would house significant ones of the **over 18,000 artefacts unearthed so far.**
- Keeladi is a tiny hamlet in the **Sivaganga district in south Tamil Nadu.** It is about **12 km south-east to the temple city of Madurai** and is located along the **Vaigai river.**
- The excavations here from 2015 prove that an **urban civilization existed in Tamil Nadu** in the **Sangam age** on the banks of the Vaigai river.
- A recent **ASI report has pushed the Sangam age to 800 BCE** based on these archaeological findings.
- Keeladi could also provide crucial evidence for **understanding the missing links of the Iron Age (12th century BCE to sixth century BCE) to the Early Historic Period (sixth century BCE to fourth century BCE)** and subsequent cultural developments. **Hence, option (d) is correct.**

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65. (d)

Explanation:

- The festival of Unying is celebrated to herald the **season of cultivation,** the beginning **of the Adi community's New Year,** arrival of spring season as well as a great way to strengthen the bond among the community.
- The Adi inhabit the lower part of Lower Dibang valley district in **Arunachal Pradesh.**
- It is traditionally celebrated with '**Bari' songs sung by male elders and 'Yakjong' dance performed by youths** (boys and girls) in villages.
- It is the festival which unites all the members of the community, and they all pray for the bumper harvest. **Hence, option(d) is correct.**

66. (b)

Explanation:

- The Indian diaspora in Qatar constitutes a significant portion of the population, contributing substantially to the nation's economic development and cultural diversity.
- They play a vital role in various sectors, including construction, healthcare, and information technology, shaping the social fabric of Qatar. **Hence, statement (1) is correct.**
- India is **not** a member of Gulf Cooperation Council (GCC); however, India maintains robust diplomatic ties with GCC member countries, including **Qatar**. **Hence, statement (2) is NOT correct.**
- The India-Qatar Joint Committee on **Trade and Investment** indeed exists to strengthen economic relations. This committee facilitates discussions between the two nations on trade policies, investment opportunities, and potential areas for cooperation.
- It aims to enhance bilateral economic ties and explore new avenues for mutually beneficial collaboration. **Hence, statement (3) is correct.**

67. (a)

Explanation:

- The 2022 Scientific Assessment of Ozone Depletion report highlights that the ozone layer is slowly recovering. **Hence, statement (1) is correct.**

The report also notes that:

- The amount of chlorine and bromine in the troposphere from long-lived ozone-depleting substances has continued to **decrease.**
- The total column ozone in the Antarctic is still recovering, despite the ozone hole's size, strength, and longevity varying significantly from year to year.
- The **Montreal Protocol's** actions are still contributing to ozone recovery. **Hence, statement (2) is NOT correct.**
- The phase-out of nearly 99% of banned ozone-depleting substances has been confirmed.
- The report is a quadrennial assessment by the UN-backed Scientific Assessment Panel to the Montreal Protocol on Ozone Depleting Substances.
- This report is a collaborative effort of **World Meteorological Organization, United Nations Environment Programme, National Oceanic and Atmospheric Administration, National Aeronautics and Space Administration, European Commission**. **Hence, statement (3) is NOT correct.**

68. (b)

Explanation:

- Wildlife Protection (Amendment) Act, 2022 amends the Wild Life (Protection) Act, 1972 which regulates the protection of wild animals, birds and plants.
- The act has been amended to incorporate more species protected under the law.
- It reduces the number of schedules for specially protected animals from **4 to 2.**
- It inserts a new schedule for specimens listed in the Appendices under CITES (scheduled specimens) under **schedule IV**.
- It **removes** the schedule for **vermin species.**
- The Act now has 4 schedules instead of earlier 6: One for specially protected plants, two for specially protected animals and one for specimens listed in the Appendices under CITES.
- Now Wild animals will be declared as Vermin by **Central Government** by the way of notification for any area and for a specified period. **Hence, Both Statement-I and Statement-II are correct and Statement-II is not the correct explanation for Statement-I.**

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69. (d)

Explanation:

- Cloud Forests are **montane rainforests.**
- They refer to the vegetation of **tropical mountainous regions** where there is **heavy rainfall** and persistent **condensation** resulting from the cooling of the moisture being pushed upwards by the mountains. Cloud forests typically experience **lower temperatures** compared to surrounding areas, fostering a cooler environment.
- They are usually characterized by a persistent, frequent and seasonal low-lying layer of **mist and cloud cover** usually at the canopy level. **"Mosses and ferns,"** thrive in the moist conditions provided by the persistent cloud cover.
- Trees in these environments often exhibit **elongated and branched forms** as they reach for sunlight in the dense, shaded conditions created by the cloud cover.
- Cloud forests are **rare** since the exceptional conditions that create these forests are only found in tropical areas with tall mountains**. Hence, option (d) is correct.**

70. (b)

Explanation:

- Human-Wildlife Conflict is the tension arising when the actions or presence of wildlife pose real or perceived threats to human interests or needs.
- This encompasses a range of situations where wildlife and human activities intersect, leading to conflicts that can have economic, social, and ecological implications.
- Habitat loss due to the conversion of forests into farmland, industrial areas, and residential zones is a major cause of human-wildlife conflict.
- As human populations expand and modify landscapes, the natural habitats of wildlife shrink, increasing the chances of encounters and conflicts.
- Loss of habitat can force wildlife to venture into human settlements in search of food, water, or suitable living conditions.
- Habitat loss is a significant cause, but it doesn't fully explain why the presence or behaviour of wildlife leads to conflicts with human interests. Hence**, Both Statement-I and Statement-II are correct and Statement-II is not the correct explanation for Statement-I.**

71. (c)

Explanation:

- Fly ash is indeed a **byproduct of combustion in thermal power plants**. When coal is burned to produce energy, fly ash is formed as fine particulate material that is carried away by the flue gases.
- It consists of small, spherical particles composed of **inorganic** minerals. **Hence, statement (1) is correct.**
- The utilization of fly ash in the construction industry has been widely encouraged due to its positive impact on concrete properties.
- Fly ash contains **silica, alumina**, and other mineral components that contribute to improved durability and strength of concrete.
- By incorporating fly ash into concrete mixes, it not only helps in reducing the environmental impact of disposal but also enhances the overall performance of the concrete. **Hence, statement (2) is correct.**
- **Benefits of Fly Ash Utilisation:**
  - Cost Effective substitute for **Portland cement**, Durable as it increases the life of concrete roads and structures, it can be utilized for **carbon sequestration**. It has potential in wastewater treatment. It is effective for the removal of mercury as well.

72. (b)

Explanation:

- Ethanol Blended Petrol (EBP) involves the blending of ethanol, which is a biofuel produced from renewable sources such as **sugarcane,** with conventional petrol.
- This blending is done to create a more environment friendly and sustainable fuel for vehicles. **Hence, statement (1) is correct.**
- The promotion of EBP in India serves multiple purposes. It aims to reduce the country's dependence on fossil fuels, promote sustainable agriculture (as ethanol is often produced from crops like sugarcane), and decrease greenhouse gas emissions by incorporating a renewable component into the fuel mix. **Hence, statement (2) is correct.**
- The government has advanced its target to achieve **20 per cent ethanol blending** in petrol from 2030 to **2025.**

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- It is part of a broader strategy to enhance energy security, support farmers, and mitigate environmental impact by reducing reliance on traditional fossil fuels. **Hence, statement (3) is NOT correct.**

73. (c)

Explanation:

- Mangroves are a type of coastal wetland ecosystem characterized by salt-tolerant trees and shrubs.
- They are found in tropical and subtropical regions, predominantly along sheltered coastlines, estuaries, lagoons, and deltas.
- **The Mangrove Initiative for Shoreline Habitats & Tangible Incomes (MISHTI)** scheme envisage to **comprehensively explore the possible area** for development of Mangroves covering approximately 540 Sq. Kms. spreading across **11** States and **2** Union Territories.
- The MISHTI scheme facilitates mangrove plantation along **India's coastline and on salt pan lands**. **Hence, statement (1) is correct.**
- The MISHTI scheme provides financial assistance to states and local communities for mangrove plantation and rehabilitation.
- Through **"convergence between MGNREGS, Campa Fund and other sources**, the scheme aims at intensive afforestation of coastal mangrove forests. **Hence, statement (2) is correct.**
- It promotes the use of sustainable mangrove management practices.
- It supports research on mangrove ecology and conservation.

74. (b)

Explanation:

- Aquaculture in India is a pivotal component of the country's fisheries sector, contributing significantly to the nation's total fish production.
- Carp culture is a major practice within Indian aquaculture. Carp species like **Rohu, Catla**, and **Mrigal** are commonly cultured, contributing to the abundance of freshwater fish. **Hence, statement (1) is correct.**
- Brackish water aquaculture in India is primarily concentrated along the **eastern coast.** States like **Andhra Pradesh, Tamil Nadu, and West Bengal** are known for their brackish water aquaculture activities.
- The unique conditions of brackish water areas support the cultivation of species like shrimp and prawns. However, Maharashtra and Gujarat also have brackish water aquaculture ecosystem.
- While Andhra Pradesh developed almost **57%** of area available for shrimp culture, Maharashtra and Gujarat utilized only **1.2 to 0.6%** of the available area.
- So, there is vast opportunity in the country to expand the brackish water aquaculture sector in area and productivity, with production of **finfish and shellfish** for food, employment and income generation. **Hence, statement (2) is NOT correct.**
- Integrated Fish Farming involves the simultaneous cultivation of fish along with other agricultural activities, such as **poultry farming or horticulture**.
- This integrated approach maximizes resource utilization, **enhances farm sustainability,** and provides additional sources of income for farmers. **Hence, statement (3) is correct.**

75. (a)

Explanation:

- HDCSW-18, HD-3410, and HD-3385 are wheat varieties developed by the Indian Agricultural Research Institute (IARI) for climate-smart farming.
- They have been developed by incorporating genes that are responsible for the mild vernalisation requirement preventing premature flowering.

HD-3385:

- It is the **third HD variant wheat variety** which looks most promising.
- With the same yields as HD-3410, plant height of just 95 cm and strong stems.
- It is the least lodging-prone and most **amenable for early sowing. Hence, option (a) is correct.**

76. (d)

Explanation:

Wildlife Sanctuaries of Assam:

- **Garampani Wildlife Sanctuary:**
  - One of the oldest Sanctuary containing hot water spring and waterfalls and surrounded by Nambor Sanctuary having 51 rare species of Orchid.

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- **Laokhowa Wildlife Sanctuary:**
  - The Sanctuary is located on the southern bank of river Brahmaputra with an area of 70.13 sq. kms. in the district of Nagaon and is a part of Laokhowa -Burachapori eco-system. An ideal habitat for Rhinoceros and Wild Buffalo.
- **Bornadi Wildlife Sanctuary:**
  - A Sanctuary of only 26.22 sq. kms. area, situated on the foothills of Himalayas bordering Bhutan in the north, is an ideal bhabar tract. The Sanctuary was constituted especially for the protection and conservation of Hispid Hare and Pigmy Hog.
- **Sonai Rupai Wildlife Sanctuary:**
  - The Sanctuary is located in the foothills of Himalaya in the Sonitpur district with an area of 220 sq. kms. and offers views of both scenic beauty and wildlife.

Hence, option (d) is correct.

77. (a)

Explanation:

- Environmental determinism is the belief that the environment, most notably its physical factors such as landforms and climate, determines the patterns of human culture and societal development.
- Environmental determinists believe that ecological, climatic, and geographical factors alone are responsible for human cultures and individual decisions. Also, social conditions have virtually no impact on cultural development.
- The main argument of environmental determinism states that an area's physical characteristics like climate have a substantial impact on the psychological outlook of its inhabitants.

Hence, option (a) is correct.

78. (a)

Explanation:

- Due to greenhouse gas emissions, global warming is already 1°C higher than the pre-industrial levels. There is vast evidence that this has serious consequences for ecosystems and human being.
- **The IPCC's special report on Oceans and Cryosphere (published in 2019) reveals that the ocean is 0.8 degrees warmer than the pre-industrial age.**
- **It is more acidic, and less productive because of the carbon emission that was sunk by the oceans. Hence, statements (2) is NOT correct.**
- The **impact of ocean warming would be an increase in the frequency of tropical cyclones, winds and rainfall**, as well as an **increase in extreme waves, all of which would be accompanied by a rise in relative sea level. Hence, statements (1) is correct.**

79. (a)

Explanation:

- The Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES) is an **international agreement** to which States and regional economic integration organizations adhere voluntarily. **Hence, statements (1) is correct.**
- **CITES was drafted as a result of a resolution adopted in 1963** at a meeting of members of the International Union for Conservation of Nature (IUCN).
- The IUCN is a membership union uniquely composed of both government and civil society organizations.
- It provides public, private and non-governmental organizations with the knowledge and tools that enable human progress, economic development and nature conservation to take place together.
- **CITES entered into force in July 1975.** Currently there are **184** Parties (include countries or regional economic integration organizations).
- **Aim:** Ensure that **international trade** in specimens of wild animals and plants does **not threaten their survival.**
- **The CITES Secretariat** is administered by **UNEP** (The United Nations Environment Programme) and is **located at Geneva, Switzerland. Hence, statements (2) is NOT correct.**

80. (a)

Explanation:

- **Urban heat island** may be defined as the local and temporary phenomenon in which certain pockets within a city are experiencing higher heat load than its surrounding area.
- This rise of heat basically happens due to buildings and houses of cities made up of concrete where the heat is trapped and is not able to dissipate easily.

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- Urban heat island is basically induced due to trapped heat between establishments made up of concrete.
- The temperature variation can range between **3 to 5 degrees Celsius**. **Hence, option (a) is correct.**

81. (c)

Explanation:

National Bio-Energy Mission:

- The aim of the mission is to push sustainable development of the renewable energy sector. **Hence, statements (1) is correct.**
- The national mission aims at improving energy efficiency in traditional biomass consuming industries, seek to develop a bio-energy city project and provide logistics support to biomass processing units.
- The Ministry of New and Renewable Energy (MNRE), Government of India has notified the **National Bioenergy Programme** on November 2, 2022. **Hence, statements (2) is correct.**
- MNRE has continued the National Bioenergy Programme for the period from **FY 2021-22 to 2025-26**.
- The Programme has been recommended for implementation in two Phases.
- The Phase-I of the Programme has been approved with a budget outlay of **Rs. 858 crore.**
- The National Bioenergy Programme comprises of the following sub-schemes:
- **Waste to Energy Programme** (*Programme on Energy from Urban, Industrial and Agricultural Wastes / Residues*) to support setting up of large Biogas, BioCNG and Power plants.
- **Biomass Programme** (*Scheme to Support Manufacturing of Briquettes & Pellets and Promotion of Biomass (non-bagasse) based cogeneration in Industries*) to support setting up of pellets and briquettes for use in power generation and non-bagasse-based power generation projects.
- **Biogas Programme** to support setting up of family and medium size Biogas in rural areas.

82. (b)

Explanation:

- **South Asia Wildlife Enforcement Network:**
- **SAWEN** was formally established at an **inter-governmental** meeting hosted in **Paro** (a town in Bhutan) by the **Royal Government of Bhutan, in January 2011. Hence, statements (1) is NOT correct.**
- The main aim of this initiative is to have the countries collaborate and cooperate to fight wildlife crime in the region. **Hence, statements (2) is correct.**
- To take initiatives for bringing harmonization and standardization in laws and policies of member countries concerning conservation of wild fauna and flora;
- To document the trend of poaching and illegal wildlife trade, and related threats to the natural biodiversity within and across countries in the region.

83. (a)

Explanation:

- **International Union for Conservation of Nature:**
- It is a **membership union** uniquely composed of **both government and civil society organisations. Hence, statements (1) is correct.**
- **Created in 1948,** it is the global authority on the status of the natural world and the measures needed to safeguard it.
- It is headquartered **in Switzerland.**
- The **IUCN Red List of Threatened Species** is the world's most comprehensive inventory of the global conservation status of **plant and animal species. Hence, statements (2) is NOT correct.**

84. (d)

Explanation:

- The **Pondicherry sharks** are not known to grow more than 3.3 ft. The smallest recorded specimen is a female, measuring 13 inches. Pondicherry shark is **critically endangered.**
- The top of their body is gray and whitish on the under-belly. The tips of their pectoral fins and upper and lower caudal-fin lobes are black. They have pale stripes on their flanks.
- **Distribution**: Indian Ocean – from Gulf of Oman to Pakistan, India and Sri Lanka.
- **Threats:** Large, expanding, and unregulated commercial fisheries in inshore localities and habitats.

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- The **Ganges shark** is listed as a **critically endangered** species on the IUCN Red list. The species is so rare, that after a single sighting in 2006, the species was not seen again until 2016, when it reemerged at a local Mumbai fish market.
- Typically found in the Ganga, Hooghly, Mahanadi, and Brahmaputra rivers of India, the distribution of the species recently expanded when, as the result of various genetic studies, the Borneo river shark and the Irrawaddy river shark were reclassified as part of the Ganges shark species.
- The habitat range of the species is now thought to include rivers in **Pakistan, Myanmar, Borneo, and Java.**
- The **largetooth sawfish** is one of five species of sawfishes. Although sawfishes have shark-like bodies, they are actually a type of ray. They are named after their "saws" (rostra)—long, flat snouts edged with teeth. The largetooth sawfish has the largest historical range of all sawfish species, but its populations have dramatically declined worldwide. It is **critically endangered** species.
- **Narrow snout sawfish**: This species was reported as frequently found in shallow water. It inhabits muddy bottoms and also enters estuaries. It is **critically endangered.**
- **Distribution**: Indo-Pacific region including Australia, Cambodia, China, India, Indonesia and Malaysia.

Hence, option (d) is correct.

85. (c)

Explanation:

- **The IUCN Red List shows us where and what actions need to be taken to save the building blocks of nature from extinction.**
- **It provides a straightforward way to factor biodiversity needs into decision-making processes by providing a wealth of useful information on species.**
- The **pink pages** in this publication include the **critically endangered species**. **Hence, statement (1) is correct.**
- As the status of the species changes, new pages are sent to the subscribers.
- **Green pages** are used for those species that were **formerly endangered but have now recovered to a point where they are no longer threatened**. **Hence, statements (2) is correct.**
- With passing time, the number of pink pages continues to increase.

86. (c)

Explanation:

- The IUCN Programme marks the culmination of many years of deliberation across the Union. Adopted by democratic vote at the IUCN World Conservation Congress in Marseille, the Nature 2030 IUCN Programme, for the first time, sets its ambition over **ten** years. **Hence, statement (1) is correct.**
- It is a call for mobilisation to the Members, Commissions and Secretariat.
- This longer-term outlook aligns with the United Nations 2030 Agenda for Sustainable Development and the post-2020 global biodiversity framework. **Hence, statement (2) is correct.**

87. (a)

Explanation:

- Sloth bears are found in **Sri Lanka, India, Bhutan and Nepal,** predominantly in lowland areas. **Hence, statement (1) is correct.**
- Sloth bears primarily **eat termites and ants**, and unlike other bear species, they routinely carry their cubs on their backs.
- They are also very fond of honey, hence their alternative name is **"honey bear"**.
- Sloth bears **do not hibernate. Hence, statement (2) is NOT correct.**
- **Scientific Name: Melursus ursinus**
- **Habitat:** It is a forest-dwelling member of the family Ursidae (comprises 8 species of bears) that inhabits tropical or subtropical regions of India and Sri Lanka.

88. (b)

Explanation:

- Non-green non differentiated plants characterized by total **absence of chlorophyll** are called **Fungi. Hence, statement (1) is NOT correct.**

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- They grow either on dead, rotten organic matters as saprophytes or live as parasites on other living bodies, which are referred to as hosts.
- **Moulds and mushrooms** are familiar examples of **saprophytic fungi**. **Hence, statement (2) is correct.**
- The maximum diversity of fungi is in the **Western Ghats** followed by the eastern Himalaya and the western Himalaya

89. (b)

Explanation:

- The Earth **receives its warmth from the sun**, so it's reasonable to suspect that our home star may be one of the reasons for global warming. Although the amount of energy coming from the sun does vary and may have been responsible for warming in the past, however, NASA and the Intergovernmental Panel on Climate Change (IPCC) have **ruled this out** as a cause of the current warming trend. The average energy coming from the sun generally has remained constant since 1750, and the warming does not occur uniformly throughout the atmosphere. **The upper layer is actually cooling as the bottom layer becomes warmer.**
- Since the Industrial Revolution, humans have been burning fossil fuels such as coal and petroleum for energy, which releases carbon dioxide into the atmosphere.
- The agricultural practices that produce food for the people on earth is another of the human causes of climate change. **The use of both commercial and organic fertilizers releases nitrous oxide, a powerful greenhouse gas.** Methane, another important greenhouse gas, comes from many natural sources, but also from the digestive systems of livestock raised for meat production as well as the decomposition of waste in landfills and the burning of biomass.
- According to Scientific American, **deforestation is responsible for 15 percent of the greenhouse gases in the atmosphere.**

Hence, option (b) is correct.

90. (b)

Explanation:

- **Gross Domestic Product (GDP)** accounts for all production that occurs within its borders, irrespective of whether the production is by domestic or foreign entities located in India.
- **Gross National Product (GNP)** is the GDP of a country added with its '**income from abroad'**. Here, the trans-boundary economic activities of an economy is also taken into account. The items which are counted in the segment 'Income from Abroad' are:
- **Remittances:**
  - During 2021-22, India received foreign inward remittances of $89,127 million which was the **highest ever inward remittances** received in a single year. With this, India has **retained its top spot on** remittances.
  - India will be **the largest recipient of remittances**, with inflows likely to increase **12.4%** to $125 billion in 2023 or **3.4% of the country's gross domestic product,** according to World Bank's.
  - 2024 inflows to be 8% higher at $135 billion.
- **Interest on External Loans**
- **External Grants**
- Ultimately, the balance of all the three components of the 'Income from Abroad' segment may turn out **to be positive or negative.** In India's case it **has always been negative (due to heavy outfows on account of trade defcits and interest payments on foreign loans**). It means, the 'Income from Abroad' is subtracted from India's GDP to calculate its GNP.
- The normal formula is GNP = GDP + Income from Abroad. But it becomes GNP = GDP + (– Income from Abroad), i.e., GDP – Income from Abroad, in the case of India. This means that India's GNP is always lower than its GDP. **Hence, both Statement-I and Statement-II are correct, and Statement-II is not the correct explanation for Statement-I.**

91. (b)

Explanation:

- Net National Product (NNP) is Gross National Product (GNP), the total value of finished goods and services produced by a country's citizens overseas and domestically, minus **depreciation**. **Hence, statement (2) is correct.**
- **Gross National Product (GNP)** is the GDP of a country added with its '**income from abroad'**. Here, the trans-boundary economic activities of an economy are also taken into account. **Hence, statement (3) is NOT correct.**

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- It is also known as **National Income (NI)**. **Hence, statement (1) is correct.**
- NNP is often examined on an annual basis as a way to measure a nation's success in continuing minimum production standards.
- Gross Domestic Product (GDP) is the most popular method to measure national income and economic prosperity, although NNP is prominently used in environmental economics.

92. (c)

Explanation:

- **Revenue Receipts** generally refer to income earned or received by the government that doesn't create any liability or result in a reduction of assets. They are recurring and don't create any future obligation.
- **Capital Receipts** are funds received by the government that either create liabilities or reduce assets. They are non-recurring and lead to an increase in liabilities or a decrease in financial assets.
- **Profits and dividends from government public sector undertakings:** These are earnings resulting from investments in public sector units. They are typically considered **revenue receipts** as they are part of the government's regular income.
- **Interests from the loan forwarded by the government:** This is a revenue receipt. Interest earned on loans is part of the regular income for the government.
- **Foreign Grants:** These are also **revenue receipts**. Grants are funds provided without an obligation for repayment. They are a part of regular income and don't create liabilities.
- **Corporate Tax:** Corporate tax is considered a **revenue receipt**. It's a form of direct tax imposed on companies' profits and is part of the government's regular income.
- **Loan Recovery:** Loan recovery, in the context of the government, is considered **a capital receipt**. It involves the repayment of loans that the government had provided earlier. It decreases the government's financial assets and is non-recurring.

Hence, option (c) is correct.

93. (c)

Explanation:

- **Zero-based budgeting (ZBB)** is a method of budgeting in which all expenses must be justified for each new period. The process of zero-based budgeting starts from a "**zero base,**" and every function within an organization is analyzed for **its needs and costs.** The budgets are then built around what is needed for the upcoming period, regardless of whether each budget is higher or lower than the previous one. **Hence, option (c) is correct.**

94. (b)

Explanation:

15th Finance Commission

- The **Finance Commission (FC)** is a **constitutional body,** that determines the method and formula for **distributing the tax proceeds between the Centre and the states,** and among the states as per the constitutional arrangement and present requirements.
- Under **Article 280 of the Constitution, the President of India** is required to constitute a Finance Commission at an interval of five years or earlier.
- The 15th Finance Commission was constituted by the President of India in November 2017, **under the chairmanship of NK Singh.** Its recommendations will cover a **period of five years from the year 2021-22 to 2025-26**
- **Vertical Devolution (Devolution of Taxes of the Union to States):** It has recommended **maintaining the vertical devolution at 41% -** the same as in its **interim report for 2020-21.**
- **Horizontal Devolution (Allocation Between the States):** For horizontal devolution, it has suggested **12.5% weightage to demographic performance, 45% to income, 15% each to population and area, 10% to forest and ecology and 2.5% to tax and fiscal efforts.**
  - To maintain interstate equity, the **states with lower per capita income would be given a higher share. Hence, statement (1) is correct.**
  - It **rewards efforts made by states in controlling their population.**
  - The **larger the area, greater is the expenditure requirement** for providing comparable services. **Hence, statement (2) is correct.**

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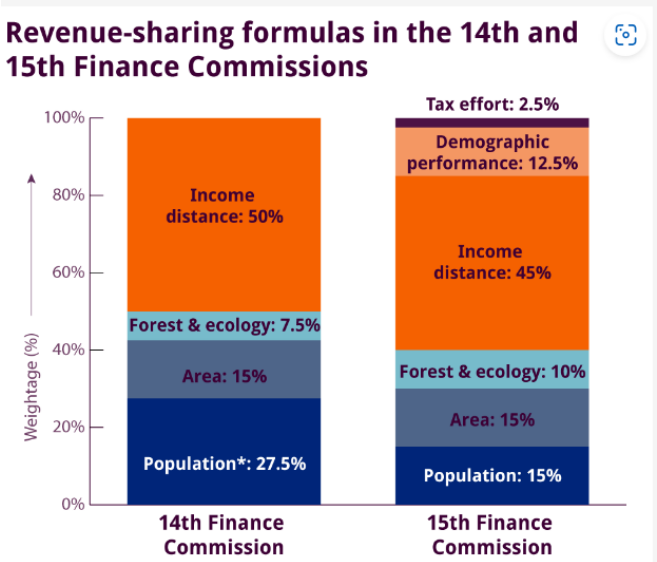
- The population of a State represents the needs of the State to undertake expenditure for providing services to its residents. **Population is given only 15% weightage while income has the highest weightage of 45%. Hence, statement (3) is NOT correct.**



95. (a)

Explanation:

- **Regressive taxation:** Regressive taxation actually imposes a higher tax burden on lower incomes rather than higher incomes. It tends to take a larger percentage of income from those with lower earnings. **Hence, statement (1) is NOT correct.**
- **Progressive tax rates:** Progressive tax rates entail a higher percentage of tax on higher incomes, meaning that as income increases, the tax rate also rises, leading to a higher tax burden for individuals with more income. **Hence, statement (2) is NOT correct.**
- **Proportional taxation:** Proportional taxation maintains a constant tax rate regardless of income level. It imposes the same percentage of tax on all individuals, regardless of whether they have low, moderate, or high incomes. **Hence, statement (3) is correct.**

96. (c)

Explanation:

- **Value-added tax (VAT):** GST operates on the principle of value addition at each stage of production and distribution, similar to a traditional value-added tax system.
- **Input tax credit:** Under GST, businesses can claim credit for taxes paid on inputs (purchases of goods and services used in business) against the taxes charged on their outputs (sales of goods and services). This helps avoid **tax cascading** or **double taxation.**
- **Formalization in the economy:** GST aims to formalize the economy by bringing more businesses into the tax net. It encourages compliance as businesses need to register and comply with GST regulations, leading to a more **structured and transparent economy**.
- **Increased number of taxpayers:** GST's implementation often results in an increased number of taxpayers as it brings various small and medium-sized businesses under the tax umbrella, thereby expanding the taxpayer base.
- **Multiple Rates:** Initially GST was levied at four rates viz. 5%, 12%, 16% and 28%. The schedule or list of items that would fall under these multiple slabs are worked out by the GST council.

Hence, option (c) is correct.

97. (c)

Explanation:

- **Securities Transaction Tax (STT)** is a tax levied at the time of purchase and sale of securities listed on stock exchanges in India. **Hence, statement (1) is correct.**
- Securities are tradable investment instruments such as shares, bonds, debentures, equity-oriented Mutual Funds (MFs) and so on and are issued either by companies or by the Indian government.
- This tax was introduced in the 2004 Union Budget and came into effect from 1 October 2004.
- The rate of STT differs based on the type of security traded and whether the transaction is a purchase or a sale.
- For instance, while buying or selling an **equity share** (delivery-based), purchaser and seller both need to pay 0.1% of share value as STT.
- Rates are decided by the central government.
- The initiative behind introducing STT was to curb evading of capital gains tax on profits earned by transacting in securities. **Hence, statement (2) is correct.**

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98. (b)

Explanation:

- **The World Trade Organization (WTO) 's Agreement on Agriculture (AoA)** classifies domestic support or subsidies given by the government to farmers into different categories. An important type of subsidy or support is **Aggregate Measure of Support (AMS)**. The AMS represents trade distorting domestic support and is referred to as the "amber box".
- The AMS means annual level of support (subsidies) expressed in monetary terms, provided for an agricultural product in favour of the producers (product specific) of the basic agricultural product and non-product specific support provided in favour of agricultural producers in general.
- As per the WTO provision, AMS is a trade distorting subsidy. Since it distorts trade by directly influencing production and price in an economy, the AMS is categorized as a 'reducible', 'non permissible' or 'non-exempted' subsidy.
- The Aggregate Measurement of Support consists of two parts—product-specific subsidies and non-product specific subsidies. Product-specific subsidy refers to the total level of support provided for each individual agricultural commodity. For example, wheat AMS is the subsidy given specifically to wheat. Non-product specific subsidy, on the other hand, refers to the total level of support given to the agricultural sector as a whole, i.e., subsidies on inputs such as fertilizers, electricity, irrigation, seeds, credit etc. Usually, these non-product subsidies are given to all crops.
- **de minimis**: Minimal amounts of domestic support are allowed even though they distort trade — up to 5% of the value of production for developed countries, 10% for developing.

Hence, option (b) is correct.

99. (b)

Explanation:

- Countries needed to be members of the International Monetary Fund (IMF) to be eligible for membership in the World Bank. The IMF and the World Bank were established together at the Bretton Woods Conference in 1944, and their memberships were interconnected. **Hence, statement (1) is correct.**
- India was indeed one of the founding members of the IMF, participating in its establishment during the Bretton Woods Conference in 1944. **Hence, statement (2) is correct.**
- In the IMF, voting power is distributed based on a country's financial contribution (quota) to the organization. Larger contributors have more voting power, which means that not all members have equal voting rights. **Hence, statement (3) is NOT correct.**

100. (a)

Explanation:

Asian Development Bank

- **ADB** is a **regional development bank established in 1966.**
- It has **68 members. India is a founding member.**
- 49 members are from within Asia and the Pacific and 19 are from outside. **Hence, statement (1) is NOT correct.**
- It **aims** to promote social and economic development in Asia and the Pacific.
- As of 31st December 2019, **ADB's five largest shareholders** are **Japan** and the **United States** (each with 15.6% of total shares), the People's Republic of **China** (6.4%), **India** (6.3%), and **Australia** (5.8%). **Hence, statement (3) is NOT correct.**
- It is **headquartered in Manila, Philippines. Hence, statement (2) is correct.**

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